

The Independent

Founded 1848

Weekly Magazine

Price Ten Cents

CHINA REPORTS PROGRESS

By Yuan Shih K'ai



THE EFFICIENT MAN'S MONEY

By Edward Earle Purinton

CALIFORNIA'S COUNTY FAIR

By Geddes Smith

JULY TWENTY-SIXTH, 1915



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July 26, 1915

THE INDEPENDENT

101

The Independent

FOR SIXTY-SIX YEARS THE FORWARD-LOOKING WEEKLY OF AMERICA

THE CHAUTAUQUAN

Merged with The Independent June 1, 1914

JULY 26, 1915

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Conducted by Frank Chapin Bray

J U S T A W O R D

"Ancient history closed at midnight of July 31, 1914." So The Independent, a year ago, began its story of the Great War. Tho it may appear that we are no nearer the new history of democracy and peace today than when these words were written, the year has been the most momentous of the new century. The end of twelve months sees fighting—indecisive, as it has been thru all the war—on four fronts. If we could superimpose the eighty-eight war maps we have already printed, and telescope the several hundred news stories and special articles into a single number the resulting product might be too concentrated for comfort but would present a fairly complete account of the war. We shall try to do the same thing, however, in a more direct way. A special series of maps summarizing the great campaign, a series of tables presenting the war's results statistically, and authoritative articles reviewing the year and discussing the present aspects of the struggle will be included in a special War Number next week.

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earth is just a sort of backyard of a place; and with them an infinite garden.

POPE BENEDICT—Bless, O Jesus, our arms on land and sea; render them gloriously victorious.

ANDREW D. WHITE—The more I study "The League to Enforce Peace" idea, the more I like it.

ED HOWE—If a man shows a disposition to provide for his old age, don't discourage him by saying he is stingy.

SECRETARY DANIELS—The next war will be fought by machinery and by men of brains.

BARON D'ESTOURNELLES DE CONSTANT—To go from Madison to Milwaukee is like returning to town from the country.

MARION LEROY BURTON—Life today is so hurried, so frenzied, that the possibility of a sane, normal life is almost precluded.

JOHN D. ROCKEFELLER—It was one of the best sermons I have heard. It was full of good thoughts and did me a great deal of good.

CHARLES M. DANA, M.D.—If women achieved the feminist ideal and lived as men do, they would incur the risk of twenty-five per cent more insanity than they have now.

THE ARCHBISHOP OF CANTERBURY—England needs short, ejaculatory prayers as a Christian antidote to the German "Gott strafe England" (God punish England).

MRS. THOMAS A. EDISON—Women must learn all over again how much their country needs the homes they can make. A genius without a home is like a ship without a pilot.

WINSTON CHURCHILL—We want this war to settle the map of Europe on national lines, and according to the true wishes of the people who dwell in the disputed areas.

GOVERNOR JOHN M. SLATON—I went six nights without sleep, but I would rather lose a few nights' sleep than go forty years—if I live that long—with the blood of Frank on my hands.

THEODORE ROOSEVELT—The professional pacifists . . . are, at best, an unlovely body of men, and, taken as a whole, are probably the most undesirable citizens that this country contains.

WILLIAM LYON PHELPS—Anything that concentrates a man's attention on his own village, city, state or country to the exclusion of the rest of the world is narrow, foolish and wrong.

PRESIDENT HADLEY—The whole American political and social system is based on industrial property right, far more completely than has ever been the case in any European country.

SIR THOMAS LIPTON—American methods of prevention and cure have saved Serbia from what threatened at one time to be the worst series of epidemics ever suffered by a modern nation.

GEORGE BERNARD SHAW—Like other Socialists, I have been too much preoccupied with the atrocities of peace and the problems they raise to pay due attention to the atrocities of war.

PROF. GEORGE F. GUNDELFINGER, PH.D.—The universities seem responsible for much of the insanity existing today. The undergraduate departments are hatching lunatics, the graduate schools are breeding maniacs.

JANE ADDAMS—In each of the warring nations there is this other point of similarity. Generally speaking, we heard everywhere that this war was an old man's war; that the young men who were dying, the young men who were doing the fighting, were not the men who wanted the war, and were not the men who believed in the war.

F. DOSTOIEFFSKY—What has civilization done to instill greater mildness into our bosoms? Civilization develops in man nothing but an added capacity for receiving impressions. And the growth of that capacity further augments man's tendency to seek pleasure in blood-letting. You may have noticed that the most enthusiastic bloodletters have almost invariably been the most civilized of men.



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Everywhere, even in the most congested traffic, the closed car stands out distinctively. It cannot be hidden: its character and the type of man who owns it are unmistakable.

The closed car owner belongs to a select class. He is one of those men who, afloat, have their private yachts. And his car indicates his appreciation of finer things, and also expresses his personal taste. For the closed car of thoro quality is an exclusive creation—not copying others, but especially planned to meet its owner's individual preferences.

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Prices are unusually attractive. \$3250 and \$3500. A card from you will bring full information.

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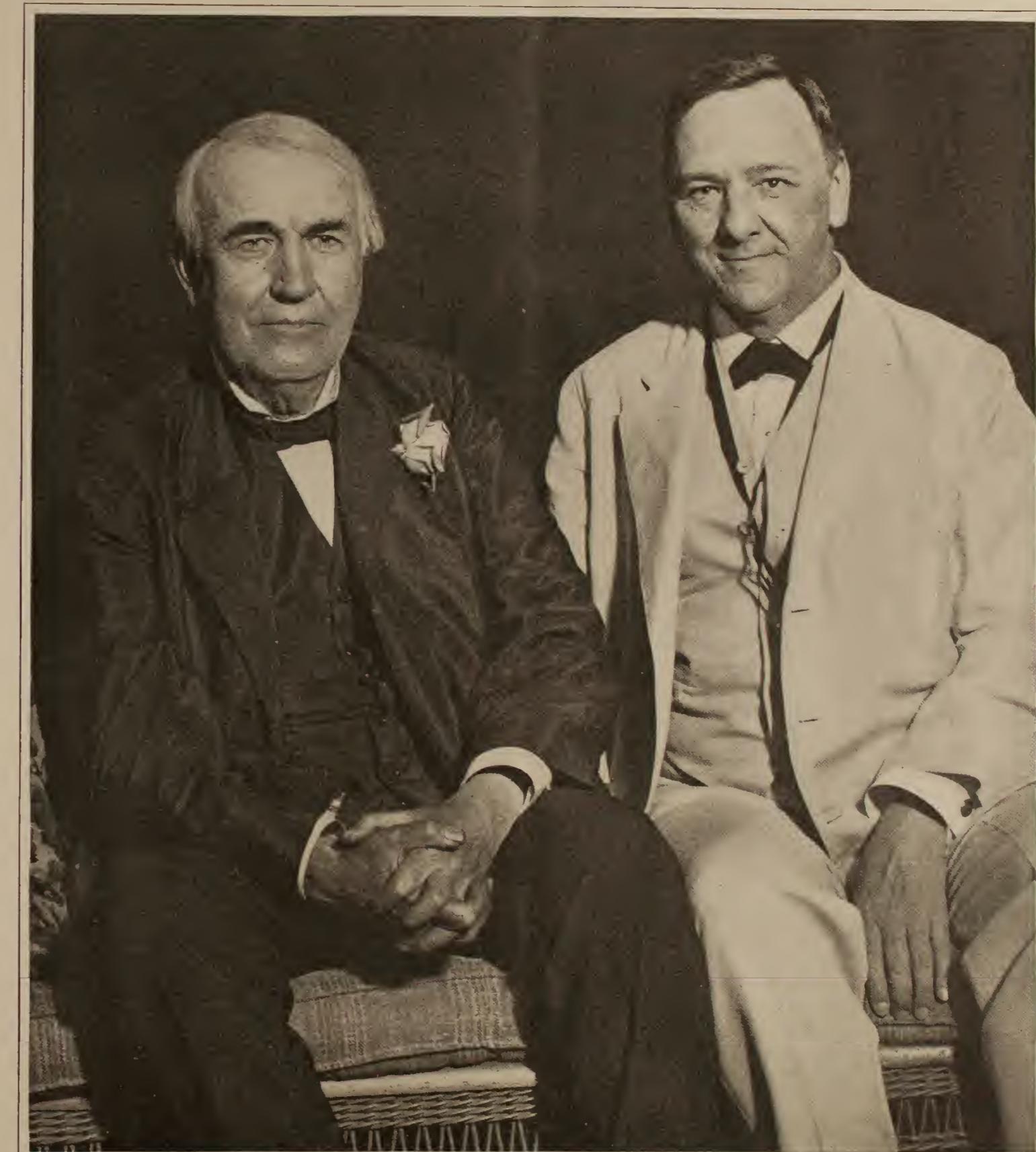
133 Berea Road, Cleveland, Ohio, U. S. A.

The Independent

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© International News

A MOBILIZATION OF BRAINS
THAT IS WHAT SECRETARY DANIELS CALLS HIS NEW ADVISORY BOARD OF CIVILIAN INVENTORS AND SCIENTISTS WHO WILL GIVE THEIR SERVICES TO STRENGTHEN THE NAVY FOR DEFENSE. EDISON HAS ACCEPTED THE CHAIRMANSHIP

THE HOUR HAS COME

THE rules of international law adopted at the second Hague Conference in 1907 are not in vogue in the present war. Montenegro, forsooth, did not ratify them!

The rules of international law laid down by the first Hague Conference in 1899, however, prevail. They have been ratified by all the forty-six sovereign civilized nations of the world.

The last two sentences of Article III of the Convention for the Pacific Settlement of International Disputes, adopted at the Hague Conference of 1899, read as follows:

Powers strangers to the dispute have the right to offer good offices or mediation even during the course of hostilities. The exercise of this right can never be regarded by one or the other of the parties in conflict as an unfriendly act.

These are the solemn words of international law binding on all nations alike—belligerents and neutrals. It is obvious, then, that the warring nations can make no valid objection, if the neutrals assemble together to discuss questions concerning the rights and duties of neutrals, the conduct of the war, the terms of peace or the basis of a lasting peace.

Not only can the warring nations offer no objection to such a course, but the neutral nations, according to the first paragraph of Article III, should "on their own initiative and as far as circumstances may allow, offer their good offices or mediation to the states at variance."

The United States has heeded this injunction. It offered mediation to the belligerent nations at the beginning of the war. Mediation was not accepted.

A full year has gone by.

Six million men have been killed, crippled for life, wounded, or captured.

For every one of these men there are loved ones at home living in the agony of despair.

Countless women have been ravished.

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Over seventeen thousand million dollars have been spent in the destruction.

And the stupendous holocaust has apparently but begun.

In the face of this doom of civilization shall the sane portion of the human race sit silent and supine waiting for the conflagration to devour itself?

It is time for the United States, the greatest of the neutrals, to act again. Let the President invite all the neutral nations to come together in a conference at Washington or The Hague. Let the Conference sit in continuous session till the war ends.

At first the Conference would probably not offer mediation. The belligerents are bound hand and foot by the fear that any discussion of peace on their part at this time would weaken their case before the world. The Conference would begin perhaps by trying to come to some agreement on the rights of neutrals. It would then be ready to proclaim principles. Definite proposals would follow. In proportion as these were wise the governments and public opinion of the world would be moved. And they would be wise, for the nations would have to act unanimously or not at all, and if unanimously it is inconceivable that thirty nations could agree upon anything foolish. Finally, some proposal would be accepted. Mediation would naturally follow. That would be the beginning of the end.

Signs are multiplying that the belligerents will not be averse to the calling of such a conference. Certainly public opinion in the United States is strongly veering toward the idea. Besides, the conflict as it now rages endangers each neutral state. If a neutral attempts to defend its rights singly, it is in real danger of being drawn into the conflict.

It is the high duty then of the neutral nations to concentrate their united wisdom and power on the task of ending the Great War. They owe it to themselves and to humanity.

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GERMANY'S COOL ASSUMPTION

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Here appears the same cool assumption that has characterized the statements of the German policy since the first one last February. It is assumed that a German submarine may legitimately sink without warning and without regard to the safety of the noncombatants in passengers and crew any British merchantman sailing the waters about the British Isles.

This is in flat contradiction of the principles of international law and the customs of civilized nations prior to the announcement by Germany of its "war zone" policy. It is flatly opposed to the practice of the Allied fleets. It has no good warrant in law, in custom or in humanity.

In dealing with merchantmen belligerent ships have but one primary right; and it makes no difference whether the merchant ship is neutral or enemy. That is the right of "visit and search." The warship may stop the merchant ship, send an officer aboard to find out her nationality, her destination and the nature of her cargo, and, if she be an enemy ship or a neutral ship bound for

an enemy port with contraband in her cargo, seize her and take her into port. If for any reason it is impossible or dangerous for the warship to take the prize into port she may be sunk, provided that the safety of passengers and crew are first assured.

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The United States therefore has precisely the same right to denounce and to demand reparation for the killing of American citizens on a British ship as for the sinking of an American ship. Germany has already admitted our right in the case of American ships. She must admit it in the case of American citizens on British ships.

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MAKING EVERY VOTE COUNT

HOW would you like to be *certain* every time that you vote for a member of your town council that your vote will not be thrown away? How would you like to be *certain* that you will have some one in the town council who is your representative because you voted for him?

Under present arrangements, you know, unless your man is elected, your vote is thrown away, and until the next election to the council comes around you are unrepresented.

But there is a system under which you can be certain—seven-eighths certain, that is, which is a pretty high degree in this uncertain world—that your vote will help to elect somebody.

The city of Ashtabula, Ohio, is to have on August 10 an election to decide whether it shall adopt this system. Ashtabula has already adopted a fine type of municipal government, the commission-city-manager plan. The new plan does not go into operation until next fall, but already a group of citizens are proposing to add to it this further improvement, which is known as proportional representation.

Like the old ward system of election the new one allows the voter but a single vote. But, unlike that outworn system, it does not select councilmen from geographical constituencies. Like the election-at-large system common to the more modern and enlightened plans of city government, it abolishes ward lines. But it introduces the principle that each man's vote shall be used to elect only one councilman.

The voter's task, under proportional representation, is simplicity itself. Confronted with a ballot containing the names of, say, a dozen candidates for the seven places on the council, he puts the figure 1 opposite his first choice, the figure 2 opposite his second choice, and so on as far as he cares to go. Counting the votes is more intricate. But even here the principle is perfectly simple. The voter having been allowed to express as many choices as he pleases, his vote is counted for the highest choice on his ballot that it can help to elect.

In the case of a seven-member council, a candidate is elected as soon as he has received one more than one-eighth of all the ballots cast. This number of votes is called the quota. In counting the ballots the first choices are first taken into consideration. If any candidate has received his quota out of the first choices, he is forthwith declared elected, and the ballots—equal in number to the quota—which have elected him are laid aside. Any additional ballots on which he appears as the first choice are then distributed among the other candidates according to the second choices on them. If any candidate has then reached the quota, he is elected and the ballots which have elected him are laid aside. His surplus ballots are then distributed among the remaining candidates according to the third choices on them. At the same time, after the second count, the lowest candidate is eliminated and his ballots apportioned among those who remain, in the same way as the surplus ballots of those elected. When seven candidates have each received his quota of votes the council is full and the count is over. It is clear then that not more than one-eighth of all the ballots cast can be ineffective in electing *somebody*. Whereas under existing systems of voting it is entirely possible for a half or—since we permit election by a plurality instead of a majority—more than half to be thrown away.

Proportional representation is complicated to describe and difficult to understand from mere description. But it is perfectly simple to vote under it, and the counting of the ballots is a much easier process in operation than the casual reader would be likely to suppose.

Its advantages are overwhelming. It makes every vote—except for that small remainder of not more than one-eighth—count. It gives every councilman a unanimous constituency. By requiring the support of a different quota of voters for the election of each member of the council, it makes it impossible for any party or faction to elect a majority of that body by concentrating its vote on four candidates and takes the government of the city out of politics. It gives any minority or group comprising more than one-eighth of the voters of the city a chance to be represented in the council.

It perfects representative government by giving every voter almost a certainty of having his vote help to elect a representative. It extends democracy by strengthening the power of minorities and curbing the possible tyranny of a majority. It is a further step away from ward politics, machine rule and the dominance of the boss.

SANITY AND INSANITY

A JURY decided that Harry Thaw was insane, and that saved him from the electric chair. A few years later another jury decides that he is sane; but nobody believes he is any more sane now than he was when he murdered Mr. White, or, to put it otherwise, nobody believes he was any more insane then than he is now. When they declared him insane it was argued that he had inherited the taint of insanity. He certainly has not lost it since then.

It is not for us to declare that the present jury has erred; but it is pretty clear that either now or then the jury did err, and the reason why they did err is a very serious matter. It was money that did it, money that saved his life then or that set him free this time, as far as the jury could do it. Had it been a poor man who

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In the case of a seven-member council, a candidate is elected as soon as he has received one more than one-eighth of all the ballots cast. This number of votes is called the quota. In counting the ballots the first choices are first taken into consideration. If any candidate has received his quota out of the first choices, he is forthwith declared elected, and the ballots—equal in number to the quota—which have elected him are laid aside. Any additional ballots on which he appears as the first choice are then distributed among the other candidates according to the second choices on them. If any candidate has then reached the quota, he is elected and the ballots which have elected him are laid aside. His surplus ballots are then distributed among the remaining candidates according to the third choices on them. At the same time, after the second count, the lowest candidate is eliminated and his ballots apportioned among those who remain, in the same way as the surplus ballots of those elected. When seven candidates have each received his quota of votes the council is full and the count is over. It is clear then that not more than one-eighth of all the ballots cast can be ineffective in electing *somebody*. Whereas under existing systems of voting it is entirely possible for a half or—since we permit election by a plurality instead of a majority—more than half to be thrown away.

Proportional representation is complicated to describe and difficult to understand from mere description. But it is perfectly simple to vote under it; and the counting of the ballots is a much easier process in operation than the casual reader would be likely to suppose.

Its advantages are overwhelming. It makes every vote—except for that small remainder of not more than one-eighth—count. It gives every councilman a unanimous constituency. By requiring the support of a different quota of voters for the election of each member of the council, it makes it impossible for any party or faction to elect a majority of that body by concentrating its vote on four candidates and takes the government of the city out of politics. It gives any minority or group comprising more than one-eighth of the voters of the city a chance to be represented in the council.

It perfects representative government by giving every voter almost a certainty of having his vote help to elect a representative. It extends democracy by strengthening the power of minorities and curbing the possible tyranny of a majority. It is a further step away from ward politics, machine rule and the dominance of the boss.

SANITY AND INSANITY

A JURY decided that Harry Thaw was insane, and that saved him from the electric chair. A few years later another jury decides that he is sane; but nobody believes he is any more sane now than he was when he murdered Mr. White, or, to put it otherwise, nobody believes he was any more insane then than he is now. When they declared him insane it was argued that he had inherited the taint of insanity. He certainly has not lost it since then.

It is not for us to declare that the present jury has erred; but it is pretty clear that either now or then the jury did err, and the reason why they did err is a very serious matter. It was money that did it, money that saved his life then or that set him free this time, as far as the jury could do it. Had it been a poor man who

had slain White he would probably have been convicted as guilty of murder. We do not mean to imply that there was any corruption of the court or jury; not at all. The jury did their best; but hundreds of thousands of dollars were spent in the efforts of the counsel to save the slayer. The purpose of the counsel is not to present the truth, but to persuade, or even mislead and deceive, the jury. Money will hire able, eloquent and skillful lawyers who can pervert the minds of twelve plain, common men, not too shrewd, and make the worse appear the better reason. This case shows, and shows sadly and dangerously, what money can do. Money could not do anything coarse or visibly corrupt. It is much to the credit of our jurisprudence that money could not prevent long detention with the criminally insane, but it could once save the criminal's life, and again claim his freedom. It could get so-called experts to declare him first insane and then sane, and eloquent and astute lawyers to secure and present the evidence desired and pervert it if required. This is a very serious case, and it is one that demands the attention of legal associations, to consider what legislation may somewhat equalize the conditions and privileges of rich and poor. It has often been suggested that expert testimony has come to be such a disgrace that a body of experts should be appointed by the courts to whose impartial decisions questions of insanity should be left, instead of buying testimony for and against one who makes this defense.

JAPANESE ETHICS

WE are in receipt of a special cablegram from our representative in Tokyo, announcing that the Government of Japan has united with the leading merchants and bankers of the empire to take immediate and effective measures to relieve the sufferers from famine in China owing to the great floods that have just killed over 10,000 Chinese and devastated great areas of land.

It will be remembered that ever since the recent ultimatum of Japan to China, certain parts of China have maintained a rigid boycott on all Japanese goods. As a result untold disaster has already befallen both Japanese and Chinese traders.

These heathen Japanese do not seem to know any better than to return good for evil.

FIFTY SCHOLARLY YEARS

IT is to the credit of British literary life that it long ago created a school of weekly journalism, sober, solid, powerful, centralized on books and literature, yet purposeful in politics and science and sociology, even as books cover these and all other fields; journals heedless of the floating gossamers that float by daily, and appeal only to thinking people who despise display heads and sensationalism. Such are the *Spectator* and *Saturday Review*, to mention only the English type, but not to omit the *Athenaeum*, which differs from the others in being more strictly bookish. After this pattern was started *The Nation* fifty years ago.

But *The Nation* was not English, even tho Mr. Godkin, its editor, was born an Englishman; his associate was Wendell Phillips Garrison, who was taken over from the office of *The Independent*, as later was Paul E. More. It was a new thing in American journalism, founded by

idealists, men whose purpose was to know and then tell exactly what they believed to be the truth about both books and public policies, fearing nobody, favoring nobody, exposing all wrong and pretense, and seeking the most competent authorities for its reviews of books, and so appealing to the universities for expert judgment. It never had a large circulation, but it had an immense influence, for it speedily became the most trusted literary authority in the country, and taught criticism to other journals. We connect it in thought with Johns Hopkins University, which after a European model taught our colleges what a university should be.

Yet it was its ethical spirit that was its most marked character. It fought every political evil, and was a stout defender of the liberated slaves in the difficult times of reconstruction. Not a religious journal—for Mr. Godkin was no orthodox believer—half its subscribers were clergymen, and the other half college professors and other men of culture and influence. With all its sharpness and conscious superiority, and with all the enmity it aroused, it set the standard and men waited for its decisions, for the best equipped men were its writers. Its palmiest days of influence were in the first half of its history, when it had few rivals, and before it was combined with the *New York Evening Post*, becoming in fact the weekly edition of that able daily, which then made Mr. Godkin its editor. If its cynicism has not always made virtue attractive, it has at least faithfully made vice odious in public life, and pretentious ignorance despicable; and we congratulate it on half a century of valiant service to patriotism and culture, and are glad to know that its present less close reliance on a daily journal is adding to its independent strength and success.

THE HANGING OF THE HAMMOCK

THE fine art of lying in a hammock is dependent upon the precedent and practical art of hanging it. The sailors who bequeathed it to us should have endowed us with their skill at knots and hitches, for it is not so easy as it seems to tie the rope so it shall not sag down the smooth tree trunk in the course of long swinging. We assume that it is a tree, for posts and fixed hooks destroy the essence of the hammock, which is its mobility. It is the one form of bed with which we moderns can perform the miracle of taking it up and walking. A hammock that must stay in one place is little better than a brass bedstead with lost castors. The custom of slinging the hammock slantwise between porch posts cannot be too severely condemned. For one thing, a visitor can never make a dignified approach to the door when he is striding over or she is sneaking under a network entanglement. For another thing, it destroys half the pleasure of lying in a hammock to look up into a sky of smoothly matched pine boards. The only proper canopy is the green spread of tree branches or of trellised vines.

But even such a canopy has its faults owing to the bothersomeness of the sun. You stretch your hammock so that your face will come where the leafy shade falls densest, but before long a ray of light comes flickering thru. You pretend that it is an accident due to a passing breeze that rustles the foliage above. But by and by you catch the sun again looking straight into your eyes. This time you realize that it is no accident, but an intentional

rude ness, so you move your head over a bit to avoid it. But the rude ray follows until you have reached the verge where a further shift would disturb your bodily equilibrium and involve your overthrow. You pray for the power of a Joshua, but it is not the compelling prayer of faith, for this is an age of science, and ever since Galileo proved that the sun does not move nobody has been able to stop its moving. Perhaps in compensation for this loss of power to work miracles science may invent a heliostat hammock with one end attached to a moving post regulated like a telescope by a clock to revolve as the sun moves and keep it always in the shade.

A delicate point in the hanging of a hammock is the height. It must be swung low enough that the children can get into it without falling out and breaking their worthless little necks. It must not be so low that father, who has to put two pennies into the slot machine to get weighed, will bump the ground in his swing. To get the height right involves the solution of the formula of the catenary, so that the lowest point in the curve shall not become tangent to the plane beneath whatever the weight and however it may be distributed. For it is embarrassing to find too late that the hammock is not fixed to carry double. And if, on the other hand, you hang it with that contingency in view, he may not come at all that afternoon.

The head of the hammock should be fifteen degrees higher than the foot. A clinometer may be used to determine the angle if necessary. Within reach of the higher end place a chair with something cool to drink and a magazine or two. Select for this purpose a magazine with a pretty girl on the front cover. Then it won't matter whether you read it or not.

THE GERMAN STRATEGY

GERMANY'S first plan for the war was a failure. It was to make the speediest rush across Belgium to Paris, and thus crush France before attacking Russia. But Belgium spoiled that plan. She clung to the side of the Germans, as a mastiff does to the side of a bear, and delayed them till France had time to gather her forces. Meanwhile Russia attacked Germany and Austria in the rear and compelled the Teutons to divide their attack.

Germany's art of war, and her supply of munitions, and the ease with which she could move and mass her armies, made it easy for her to drive back the Russians, but as soon as she turned her face again to her foes in the west, back the Muscovite would return and snap at her heels. That could not be endured, and now the second revised plan of the war has been adopted. Germany leaves a depleted army to withstand in their trenches the French and British enemy, while England is held back by lack of artillery. Germany puts her main force on the utter breaking up of the Russian campaign. She is planning now to crush Russia first and completely. Not satisfied with driving the Russians back into their own land, she will follow them up and disperse their armies. She will leave Russia helpless, and will then, it would appear, turn to Italy and leave Italy as helpless as she expects to leave Russia. Then she can, with no enemy in the rear, bring her overwhelming forces to bear on the western campaign.

And why not? Mainly because this only possible plan of campaign is a terribly costly one. It means a fearful attrition of the Teuton army. Germany and Austria

have not a limitless supply of human material, and this the Allies practically have; but it takes time for them to gather their men and their munitions. They were not ready for a sudden war as Germany was. Thus speed is Germany's hope, speed in her first plan of war, now speed in the crushing of Russia, and then of Italy, before gathering every last fighting man for the last conflict in the west. Meanwhile swifter and larger submarines, and heavier Zeppelins, and chlorine bombs will oppose the armies and fleets of Britain and France; for this is not a war of weeks, like that of 1870, but of years, as it now seems, to the exhaustion not of men alone, but of all the devilish appliances of remorseless science within the bounds of earth, sea and air.

TAKE-IT-BACK DAY

IN accordance with our American custom of doing everything in concert at a set time we have been accumulating "days" until it seemed that even Leap Year would not suffice to contain them all. The Pilgrims, who had conscientious scruples against any kind of set holidays, started us off on the downward path with their Thanksgiving Day, on which we have to think up something to be thankful for. The Fathers followed with Independence Day, when we listen to an address on corruption in politics instead of to the Declaration. And now we have Columbus Day, when we remember who found us out; Arbor Day, when we plant a tree that doesn't grow; Dandelion Day, when we remove the suffraget badges from the lawn; Mothers' Day, when we wear a white carnation; Fathers' Day, when we wear a rose and everybody asks why; Swat-the-Fly Day, when we slay a few thousand without perceptibly reducing the musculatory population; Labor Day, when we all knock off work; Moving Day, when we exchange addresses; Old Home Day, when we write why we can't come; Good Roads Day, when the Governor takes a shovel and puts in an honest day's work; Go-to-Church Day, when we send the family; Tag Day, when we submit to hold-ups from amateur bandits for some unknown cause; Flag Day, when we celebrate a British victory; Self-Denial Day, when we take tea without sugar, thank you; Tin Can Day, when we clean up the backyard if we live in the region of the iron ration; New Year's Day, when we make good resolutions; Valentine's Day, when we receive insults in bad pictures and worse verse; All Fools Day, when we recognize the fact—and there are others which we have momentarily forgotten but which we shall be reminded of when the time comes.

It would seem that there is no need for another, but there is. The Student Council of Pennsylvania College at Gettysburg have invented it and we call upon Congress to make it compulsory throughout the country. It is Take-It-Back-Day, and on that date all borrowed articles are to be returned to their owners. If it goes into effect we shall have to expand our expandible bookcases, and how we shall rejoice to see our old friends once more, especially the *Encyclopedia Britannica*, limp slimy edition, which vanished from our office one night. We shall have to buy a new umbrella-stand and start a deposit in another savings bank. But would we have to take back everything we have ever said that wasn't so or other people didn't like? Better get a ruling from the courts on that point before the Take-It-Back Day movement goes too far.



THE STORY OF THE WEEK

The Russian Campaigns After the check and retreat of the Austrians between Krasnik and Lublin a brief lull in Poland was broken on July 14 by a series of German attacks north of Warsaw, compelling the Russians in the Shvka Valley to retire to their second line. The next day the Germans reoccupied Przasnysz, a fortified place fifty miles north of Warsaw which had already changed hands twice in this war. Russians posts at Franziskowa and Osowa, south of the Niemen River, were also taken. These operations meant much direct gain for the Germans in that quarter, and also restrained the Russians from pressing their advantage in the south until the Austrian army there could be rehabilitated. Consequently, on July 16 the latter force resumed the aggressive, along the upper Vistula River, at Sokal in northern Galicia, and on the Dniester River on the Bessarabian border. Thus Hindenburg at the north was aiming at Novo Georgievsk and Mackensen at the south at Brest Litovsk, planning thus to surround Warsaw at the east and cut it and Poland off from Russia.

Another German advance was made at the extreme north by General von Bülow, with the great port of Riga as

its immediate and possibly Petrograd itself as its ultimate objective. Moving on a sixty-mile front between Libau and Schayli, with their left wing in touch with the fleet in the Baltic, the Germans cross the west Russian province of Kovno and entered the Baltic province of Courland, reaching the further side of the Windau River, eighty miles from Riga. The Russians presented no serious resistance to this invasion, it seeming to be a part of their plan to permit the German advance thru that largely German country, until the lines were so extended and weakened that they might easily be broken by a counter attack.

It was announced on July 14 that the prevalence of cholera at Lemberg had compelled the German-Austrian army to withdraw from that city.

Turkish Troubles on Land and Sea The Allies on July 13 made a gain of 200 yards on the Gallipoli Peninsula, and continued their bombardment of the inner Dardanelles forts. Between that date and July 15 much severe fighting occurred. General Hamilton drove back the entire Turkish line 400 yards; during the following night the Turks ral-

THE GREAT WAR

July 12—Thirty-five French aeroplanes raid German station. Germans resume activity in Poland. Italian cavalry raid suburbs of Trieste.

July 13—French aeroplanes make reconnaissance over Essen. Italian aeroplanes bombard Görz. German thrust toward Verdun checked. Parliament thanks General Botha for conquest of German Southwest Africa.

July 14—Violent fighting in Argonne Forest. Germans reoccupy Przasnysz. Troops leave Lemberg because of cholera. Allies make gains at Gallipoli.

July 15—Germans cross Windau River in Courland on their way toward Riga. Russians sink German submarine "U-51" in Black Sea. Rumania refuses to pass Turkish military supplies across her territory.

July 16—French aviators bombard Germans at Chauny and German aviators bombard French at Gerardmer. Italian King and Prime Minister hold council at the front.

July 17—Germans pressing on toward Riga. British merchant ship "Orduña" reaches New York after evading German submarine attack like that on "Lusitania." Italians repulse Austrian attack northwest of Trent.

July 18—Italians advancing at Cadore. Germans aggressive in Poland and Courland. German and Austrian troops massing near Rumanian frontier.

lied, attacked the British right, and regained the ground which they had lost; and again, after fighting all the next day, the Allies drove the Turks back and reoccupied the trenches. Two hills among the defences of Krithia were captured by the Allies, with 4000 prisoners.

In the Black Sea, Russian torpedo boats attacked the new Turkish batteries at Zunguldaik and destroyed two steamers and several sailing colliers. A Russian submarine sank a Turkish steamer at the entrance to the Bosphorus and also several sailing vessels. Still more important was the announcement on July 16 that Russian warships had destroyed the German submarine known as "U 51." This famous vessel had made the trip from the North Sea to the Black Sea. She left Wilhelms-haven in May, coasted the British Isles, evaded the British blockade at Gibraltar, traversed the Mediterranean, and passed thru the Straits to the Euxine. On her way up the Dardanelles she destroyed the British battleships "Triumphant" and "Majestic," and probably some other British or French vessels; and on reaching Constantinople her captain, Otto Helsing, received the Order "For Merit" for the longest submarine voyage ever made. This boat had a surface displacement of 1000 tons, a speed of twenty knots, a steaming radius of 4000 miles, a fuel



Paul Thompson

IN AN ENGLISHMAN'S HOME

Fear of asphyxiating bombs dropped from raiding Zeppelins has led to the purchase of many such respirators as this, which are kept ready against the evil day

July 26, 1915

THE INDEPENDENT

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supply for three months and an armament of one 3-pounder and one 15-pounder rapid fire guns, four tubes and fourteen torpedoes.

The most severe blow to Turkey, however, was the positive and final refusal of Rumania, on July 16, to permit the violation of her neutrality by the shipment of military munitions across her territory from Germany to Turkey. There was already a serious shortage of ammunition in the Turkish army, and the impossibility of securing further supplies caused much discouragement and an inclination to seek peace separately from the Teutonic Allies.

Germany and Austria-Hungary exerted all possible influence upon Rumania to secure the passage of munitions, and on July 18 were reported to be massing troops on her frontier.

Despite Rumania's refusal to permit the passage of military supplies for Turkey, the attitude of that kingdom toward the war in general remains undefined to such an extent that the Russian Government has deemed it prudent to make elaborate fortifications in Bessarabia along the Rumanian frontier. Bessarabia is the Russian province which formerly belonged to Rumania, and which Austria-Hungary has offered to restore to her if she will aid the Teutonic empires to defeat the Czar. On the other hand, Austria and Hungary hold Bukowina and Transylvania, which Rumania also covets, and which Russia has offered to give her in return for her aid against Austria-Hungary and Germany. Apparently Rumania has determined to pursue a policy of "watchful waiting" to see which side will win.

The Bulgarian Minister of War disclosed during the week strong pro-Teutonic sympathies and inclinations, and a confidence of Teutonic victory in the war. The German party at Sofia also caused the arrest, on a charge of criminal conspiracy, of Mr. Genadieff, the former Minister of Foreign Affairs, who had recently urged that Bulgaria should join Serbia and the other Allies.

In order if possible to determine the course to be pursued by the Balkan States it was arranged that at an early date there should be a conference, at Athens, of the kings of Greece, Rumania and Bulgaria.

Battling in the Alps week with vigorous attacks and attempts at invasion of Italy in the Carnic Alps, but were repulsed. The Italians made counter-attacks in the direction of the Drave River, seeking to isolate Trent from Austria save by the way of Innsbruck. Hard fighting occurred at Krenberg and Kellerwald, in which Austrian attacks were repulsed but no gains were made by the Italians. Northwest of Trent a strong Austrian attack was made in the Upper Val Camonica, but it too was ineffective.

Italian cavalrymen made a daring raid to within three miles of Trieste, and in consequence the Austrians pre-

pared to remove all prisoners and tribunals from that city to Gratz, the capital of Styria. On July 13 a squadron of Italian aeroplanes at a height of 1000 yards bombarded the Austrian encampments at Görz, in cooperation with terrestrial forces. The King of Italy remained at the front, and there on July 16 held a council of state and of war with the Prime Minister and the Chief of the General Staff. An Austrian submarine on July 18 sunk the Italian cruiser "Giuseppe Garibaldi," near Ragusa.

On the Western The week began with a desperate struggle between Arras and Lens, in which the Germans regained the position in the Souchez cemetery which the French had taken a few days before. The French retaliated on July 13 by checking and driving back the Crown Prince's army at Argonne. The latter force on July 14 struck strongly at the Verdun-Paris railroad at Ste. Menehould, seeking to relieve the pressure on the St. Mihiel wedge; with heavy losses but indecisive results. Two days later the German advance seemed to be checked and the French captured Hill No. 285. Elsewhere along the lines from Artois to Lorraine there were frequent but undeterminate engagements. The week closed with three German attacks, in the Forest of Parroy in Lorraine, in the Argonne Forest, and at Ban-le-Sapt in the Vosges; all of

which were repulsed. The Germans reported that the French in the various fightings at Arras had lost 74,800 men in killed, wounded and captured.

Aerial activity was maintained. Thirty-five French aeroplanes on July 13 rode a wind blowing forty miles an hour, dropped 171 bombs of 190 pounds each upon the German station and stores at Vigneulles-les-Hattonchâtel, started several fires, and returned unscathed. The next day ten Allied aviators bombarded the German military depot at Ghent, and French aviators made a reconnaissance over Krupp's works at Essen. Another French air raid was made between Douai and Lille. The Germans on July 16 dropped bombs upon French troops at Gerardmer, in the Vosges, eighteen miles south of St. Die, while Frenchmen bombarded and set fire to the German station at Chauny and destroyed a barge in the Oise Canal.

Germany's Loss The complete conquest of German Southwest Africa on July 9 was preceded—the fact was not known until later—by the capture of Ngaundere, an important town in the heart of the German Kamerun, presaging the speedy conquest of that great colony with an area of 191,000 square miles and a population of 2,540,000; the last remaining German colony except German East Africa. The loss of German Southwest Africa was



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DIE WACHT IM OST

A monument in Russian Poland erected by Hindenburg's soldiers to the genius of their leader. Die Wacht am Rhein has not so far been threatened in this war, and the old song is paraphrased to suit current history



Underwood & Underwood

TO PARIS BY OX-CART

The horse—in civilian harness—has almost disappeared from France. To take the place of the animals that have been commandeered the lowly ox is once more coming into his own and may even be seen on the streets of Paris.

the most serious of all, for that was the most prized of all German colonies and the one which had cost Germany most to acquire and hold. A part of it, Angra Pequena, was Germany's first foothold in Africa and thus the foundation of what it was hoped would become a great African colonial empire. In the Boer-British war German Southwest Africa was made the base of many plots against Cape Colony, and there were expectations that in case of Boer success in expelling the British from South Africa that German colony would become the "predominant partner" in a German-Boer confederation which would in time be resolved into a German colonial empire occupying all of South Africa. These expectations were disappointed, but when the present European war began they were revived. German Southwest Africa was again made the base of anti-British operations, and an insurrection in British South Africa against British rule was organized and fomented there.

But General Louis Botha, the leader of the Boers in their anti-British war in 1900-2, was now the loyal British Governor of the Union of South Africa. He took the field in person, suppress the insurrection in the Union, and then in February marched to the conquest of that German colony which he had looked to as his potential ally against Great Britain. The soldier-statesman who once coquetted with German Southwest Africa as the basis of a German-Boer Empire now practically annexes that region to the British Empire.

The State of the Belligerents Germany was confronted on July 15 with the grave menace of a strike of the workmen at the great Krupp gun and machine works at Essen, their demand being for higher wages and fewer hours of labor. Three days later the peril was at least temporarily averted by the making of some

as well as justice for Alsace and Lorraine." General Gallieni, military governor of Paris, forbade the use of any alcoholic liquors by the officers and soldiers of the garrison of that city.

In Great Britain men formerly rejected for physical disability were accepted as recruits. Yet Lord Lansdowne on July 13 declared that not more than 440,000 British troops were at the seat of war. The need of increasing the effective field force and also of increasing supplies of munitions led on July 17 to a vast demonstration in London of women from all parts of the United Kingdom, led by Mrs. Pankhurst, proclaiming their readiness to undertake the manufacture of ammunition, in place of strikers or to enable men to go to the front. The new munitions law was applied on July 13 to avert a strike of miners in South Wales, but the men were defiant and on July 15, 150,000 of them went on strike, against the advice and urgings of the chief labor leaders. A system of state insurance against damage by air craft raids was announced on July 13; and the Canadian and Newfoundland governments provided for a patrol of their coasts to prevent the establishment of a German submarine base. In the domain of finance alone the British outlook was encouraging. The Chancellor of the Exchequer on July 13 announced that the new war loan of \$3,000,000,000, the largest in the history of the world, had been fully subscribed. Consols and old war loans converted would increase the total to \$4,500,000,000. Yet bankers confidently declare that Great Britain could thus provide \$5,000,000,000 a year for several years.

United States Interests American implication in war controversies continues. The German Government on July 15 sent to Washington a note nominally apologizing for the torpedoing of the American steamship "Nebraskan," but justifying the captain of the submarine on the ground that the "Nebraskan" was flying no flag and had no neutral sign on her freeboard and therefore was not to be distinguished from a British ship. This was practically a reassertion of Germany's right to torpedo British merchant vessels without the visit and search required by international law and practise, and was thus a direct defiance of the United States, and was regarded as likely to increase the tension between this country and Germany over the "Lusitania" massacre. The unfavorable impression thus created was intensified on July 17, by the knowledge that on July 9 a German submarine had attacked, without visit and search or warning, the British merchantman "Ordnuna," carrying many American passengers, the circumstances being practically identical with those of the "Lusitania," tho the ship escaped.

It was disclosed on Thursday that on June 29 the Austro-Hungarian Government had protested to this country against the sale of military supplies to the Allies; not, it was subsequently ex-

plained, at the inspiration or with the backing of Germany, but in the interest of humanity. The American reply has not yet been made, but will doubtless be a denial of the Austrian demand and a vindication of the neutral policy of this country.

The American Government on July 17 notified Great Britain that the rights of Americans in British prize courts were to be based upon international law and not upon municipal law or Orders in Council. Similar notice had already been served upon Germany. The British Ambassador at Washington in a dispatch to his Government strongly approved and supported this American demand.

After detaining twenty-eight cotton-laden ships consigned to neutral countries and provoking the American Government to the consideration of a note of earnest protest, the British Government on July 16 announced that for the present, and without committing itself to a permanent policy, it would regard cotton as non-contraband of war. It would, however, seek to limit the exportation of cotton from the United Kingdom.

In Bridgeport, Connecticut, where the Remington Arms Company is enlarging its plant by erecting new factories and other buildings on a tract of 100 acres, because of its orders from the Allies for small arms and ammunition, there is a curious strike which threatens to spread thru New England and prevent work in many factories that are making war supplies. It began several weeks ago with the bricklayers on the new buildings. This dispute was adjusted, but it was followed on the 13th by a quarrel between two unions. The millwrights were hanging shafts when the carpenters insisted that they must join their union. They consented, and then the structural iron workers protested, saying that their union was the one that the millwrights must join. The carpenters objected, and the ironworkers went on strike.

There was no disagreement with the employers about wages, hours or work conditions. The carpenters refused to accept arbitration by President Gompers of the Federation of Labor. Nothing could be done by the Remington Company or the contractors who were constructing the buildings. In a short time the machinists employed in the factories were drawn into the controversy. They have been joined by other unions, and a strike is now promised that will close the arms and cartridge factories, with twenty-one shops in the city that are working for the Remington Company on subcontracts. It is also feared that the Winchester Arms Company at New Haven, and many other concerns working on war orders in southern New England cities will be affected. The Remington contracts alone are said to amount to \$150,000,000. Since the beginning the issue has been changed. The strikers are now to demand an eight-hour day and a minimum wage.

The manager of the Remington Company is Major Walker G. Penfield, who retired from the Ordnance Bureau of the army to take this position. There is "not a shadow of doubt," he says, as to the cause of the original dispute; it was "the work of Germans or of German sympathizers." He produces evidence that attempts were made to bribe officers of the bricklayers' union, and he asserts that two men connected with that union received \$2000 in New York from persons who desired to cause trouble in Bridgeport. President Gompers says that some of the labor leaders have been approached by men who desired to prevent the exportation of war supplies. Such efforts, he adds, will be guarded against in the future, ferreted out and repudiated. Since the ironworkers revolted at Bridgeport there has been a strike at the work, in the same city, of the Lake Torpedo Boat Company, which is building seven submarines for our Government.

A strike which tied up the trolley lines of Providence and other cities in Rhode Island was quickly settled last week when the union and the company accepted arbitration. Each side is to have one representative, and the third member of the board is to be Mr. Gainer, the Mayor of Providence. Higher wages are sought. A similar controversy awaits adjustment in Albany and Troy. As a result of the recent arbitration award in Chicago a wage increase of \$1,250,000 a year is to be paid.



Paul Thompson

SKITTLES IN THE TRENCH
A communication tunnel put to good use by Germans in Flanders. Makeshift pins and balls, but at least a novelty in trench life

Buying War Supplies Among the new war orders is one for 1,000,000 rifles, given to the Westinghouse Company, which is at work on an order of the same size. The two contracts call for nearly \$54,000,000. Russia has bought 200,000 tons of steel rails, 125,000 from the Cambria Company, and 75,000 from the Lackawanna. The same Government is negotiating for 200,000 tons more. It is reported that Russia on the 16th closed a contract in Pittsburgh for \$35,000,000 worth of munitions. The hosiery and underwear mills in or near Philadelphia are busily engaged on army orders, many of them for France. A suit in New York for commissions disclosed an order for \$947,000 worth of picric acid. It is asserted that a \$10,000,000 order for fuses to be used with shells has been distributed among several manufacturers of typewriters.

Since the beginning of the war 249,257 horses and 52,572 mules have been exported, the value of these shipments having been about \$65,000,000. Agents of England, France and Italy are still buying horses, and it is said that Secretary Garrison may direct the attention of Congress to the depletion of our supply. He has accepted the resignations of Lieutenant Colonel Horne and Major Phillips, both of the army's Ordnance Bureau, to whom positions with war order companies have been offered. They are experts in the installation of machinery for the manufacture of guns



Paul Thompson

ON A GALICIAN BATTLEFIELD
A little pond that fills the crater where a "Jack Johnson" shell exploded offers new amusement to the children

and ammunition. The Secretary says that the factories they are to build may in the future be of great value to the Government. Secretary Daniels has accepted the resignations of two naval constructors whose services were sought by shipbuilders.

Inventors to Thomas A. Edison, advise the Navy Secretary Daniels, has consented to become the head of an advisory board of civilian inventors and engineers which is to be associated with a Bureau of Invention and Development soon to be created in the Navy Department. In a long letter to Mr. Edison the Secretary commended his patriotic determination to devote his great inventive genius to warlike subjects only in response to the call of his own country. The navy was greatly in need, he continued, of machinery and facilities for utilizing the natural inventive genius of Americans to meet the new conditions of warfare. There should be a Bureau of Invention and Development to which ideas and suggestions or inventions could be referred. While much good work in the way of inquiry and experiment had been done by naval officers, they were burdened with other duties, and there was no particular place or body of men charged with such service. He felt that public interest and support would be promoted if the department could have the aid of a man whose inventive genius was recognized by the whole world. But he could offer as compensation only the thanks of the navy and of the nation. Mr. Edison promptly accepted, responding, as he said, to a call to duty.

Several men will be associated with him. In conference with Mr. Edison the Secretary selected them, but at the end of the week their names had not been given to the public. Those most promi-

nently mentioned were Orville Wright, inventor of the aeroplane; Alexander Graham Bell, inventor of the telephone; Charles P. Steinmetz, chief engineer of the General Electric Company; Simon Lake, whose name is associated with torpedo boats; Hudson Maxim, expert in explosives; Henry Ford, the maker of automobiles; Professor R. A. Fessenden, of Yale University; John Hays Hammond, Jr., inventor of devices for controlling torpedoes by wireless telegraphy, and Nikola Tesla. Several of these have recently made public statements of their views as to the navy's needs and the tendencies of warfare.

The problems which the board must criticize are mainly those presented by the submarine, the flying machine and the protection of battleships. Mr. Daniels will ask Congress to give the board a legal status and to make appropriations for experiments on a large scale.

Unfortunate They are still fighting in Mexico, but reports sent Mexico by the two factions do not agree. Obregon's army drove Villa northward some weeks ago, and Villa gathered his forces at Aguascalientes. Then this town was taken by Obregon, and Villa sought a resting place at Zacatecas. From that city he was driven to Torreon. While this retreat was admitted, his agents declared that he had moved southward and had captured Leon, Silao and Irapuato. Two days later it was announced that he had gained possession of Queretaro, only 167 miles north of the capital. All this appears to have been true, but the work was done by Fierro, with 3000 cavalry. He went around Obregon's forces and cut the railroads and telegraph lines between the Carranza army and the capital. This movement may compel Carranza's commander at the capital, General Gonzales, to send

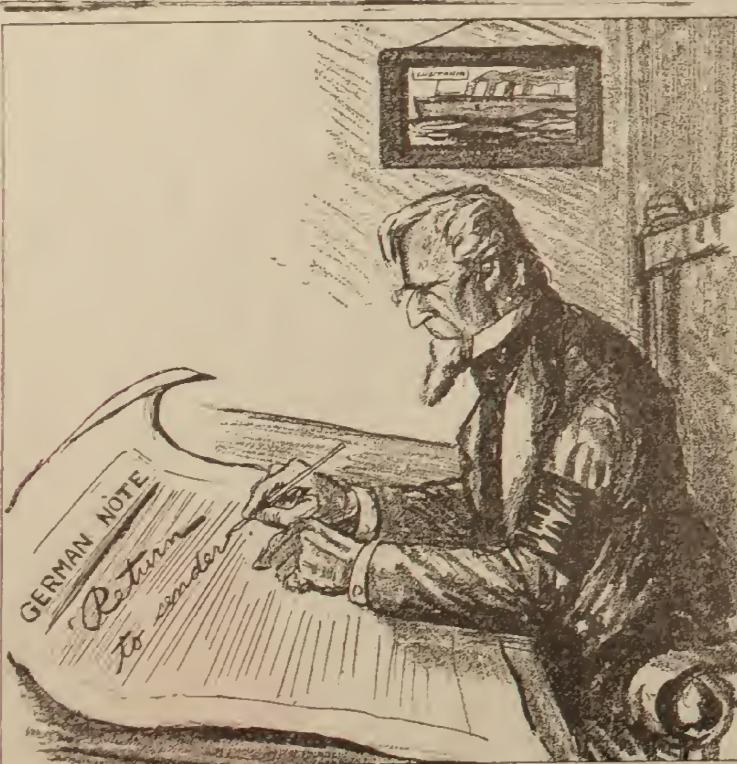
Both Carranza and Villa are seeking the favor of President Wilson, but there is no indication that he is inclined to aid either of them.

troops northward. But Fierro has only a small force and cannot look to Villa for support.

There has been some improvement of conditions at the capital, but only a little food has been received from Vera Cruz. Complete demoralization of the currency has forced business houses to close their doors. Zapata has cut off the water supply. His men dynamited a train bearing civilian employees of Carranza's Government from Vera Cruz to the capital, and shot those who tried to escape from the wreck, killing thirty-five and wounding fifty. Zapata's headquarters are only forty miles from the city. A Carranza gunboat was prevented from bombarding Guaymas, on the west coast, by the protest of Admiral Howard, who is at that port with a cruiser of our navy.

Huerta has been removed from the jail in El Paso to Fort Bliss. He sent to the prisoners in the jail \$200 worth of cigars and candy, with a letter in which he said: "When you obtain your freedom all you have to do is to come to me and say 'I was a prisoner with you,' and it will be enough to guarantee your comfort for the rest of your life." General Pascual Orozco, who was arrested with Huerta, but who escaped from his guards, has not been found. He forfeited his bail. Letters produced at the court hearing show that Orozco had made plans for a movement in Mexico, had sufficient capital, and was relying upon the "tolerance of the Washington Government." At Huerta's request, his family and servants, thirty persons in all, have left the rented estate on Long Island and gone to El Paso, where he says, his home is to be.

Both Carranza and Villa are seeking the favor of President Wilson, but there is no indication that he is inclined to aid either of them.



Cleveland Plain Dealer
WHEN WILL YOU GET TO THE POINT?



Philadelphia Public Ledger
THE NOTE THAT FAILED

FROM STATE TO STATE

ARIZONA: State officials lately discovered a new scheme which has been worked in many parts of the state for violating the prohibition law. It was noticed that the demand for a certain brand of canned tomatoes was suspiciously extensive, altho the price was considerably higher than such goods are supposed to bring. Investigation showed that the cans contained no tomatoes, but were filled with whisky, and not a very pure brand of it, at that.

CALIFORNIA: The directors of the California Green Fruit Association are making earnest efforts to prevent growers and packers from unloading inferior products on the market before the standardization law recently enacted in this state becomes effective on August 7. The market was guarded last year by a "gentlemen's agreement" among all members of the green fruit industry that certain standards should be maintained. Inspectors, paid jointly by the growers and the packers, kept a lookout at all the packing houses to maintain the integrity of the agreement. But the temptation is greater now that the law is so soon to go into effect, and the fear is that some will try to work off inferior products in the last hours before they can be adequately punished for doing so.

CONNECTICUT: The main house on the new state farm for inebriates in connection with the state hospital at Norwich will be ready to receive twenty-four patients about the first of August. This is only half the number which the house will ultimately accommodate. It is intended to make use of these first patients in the work of preparing quarters for the other half. The tentative plan is to provide a section of the state hospital male wards for the usual treatment of the men as they come in. After this treatment they will be sent to the farm, which consists of one hundred acres at Poquetanuck.

DELAWARE: As a means of forwarding the "Buy in Wilmington" movement a procession of fifty large touring automobiles, decorated with suitable banners and filled with members of the Wilmington Chamber of Commerce, will leave that city on the morning of July 29 for a run of seventy-five miles thru the two neighboring counties of Castle, in Delaware, and Cecil, in Maryland. Stops will be made in all the leading towns and villages, where speeches will be made and reasons given why the people of these counties should do their trading in Wilmington. It is claimed by Wilmington business men that the people of these counties go farther and fare worse by taking their trade to other cities.

NEW HAMPSHIRE: The roads of this state, especially those leading to the famous White Mountain resorts, are in better condition this summer than they ever have been before. The state has spent large sums of money in highway improvement this year, and now the motor tourist will find smooth going added to the delights of beautiful scenery and wholesome air.

NEW MEXICO: According to a report recently issued by Statistician Lesher of the United States Geological Survey, New Mexico mined more coal in the

last year than in any other year of its history. The output was 3,877,689 short tons, the value being \$6,230,871. This is the only Rocky Mountain state that produced more coal in 1914 than in 1913, its increase being 168,823 tons.

PENNSYLVANIA: The red leaf beetle, an insect never before regarded as very destructive, has become a dangerous pest in many large sections of this state, where it has appeared in vast numbers this summer. It is described as a dark red beetle, less than a quarter of an inch long, and marked with fine punctures. It attacks the under side of leaves, and seems to prefer fruit trees, tho it often destroys garden plants. Spraying with an ounce of arsenate of lead in a gallon of water is the best method known for fighting it. Trees so treated before the insects came are said to be immune.

TENNESSEE: What is known as the Tennessee "locker club" law, prohibiting the storage of liquors for individual use in social and fraternal clubs, has been declared unconstitutional by Judge Edrington of the Criminal Court of Memphis. The state will carry the matter to the Tennessee Supreme Court, where it is hoped to get a decision at the September term.

WEST VIRGINIA: A law of West Virginia makes it a crime to bring spirituous liquors into the state in quantities of more than two quarts unless the exact quantity is conspicuously announced on the container. As a result travelers on the railroads entering the state report that it is a common sight to see handbags bearing large tags frankly announcing that they contain more than the two quarts.

WISCONSIN: Months of controversy have marked Governor Philipp's efforts to create a state board of education to centralize and unify the work of the several boards which heretofore have controlled the common schools, high schools, county training schools, county schools of agriculture and domestic economy, continuation, commercial, industrial and evening schools, schools for the deaf and blind, Stout Institute, the mining trade school, the several normal schools and the University of Wisconsin. The most earnest opposition to the Governor's proposal has come from those who argue that under its own governing board the university has taken a leading place among the nation's institutions of learning, and that well enough should be let alone.

WYOMING: Besides furnishing upward of \$10,000,000 worth of coal a year, Wyoming gives to the world some of the most interesting fossils known to paleontology. The Hanna Basin is a veritable strong box of such treasures, and there is seldom a time when parties of scientists are not doing field work there. From among its coal-bearing rocks many remains of huge dinosaurs, trachodonts and other giant beasts and reptiles of the far past have been taken; and the search for more is constantly going on.

THE CHINESE REPUBLIC REPORTS PROGRESS

BY YUAN SHIH-K'AI

As actual ruler of over three hundred millions of people at a time when the country is passing thru the most critical period in its history, President Yuan Shih-K'ai occupies a position of responsibility rarely if ever equaled in the history of the world. He has carried thru the delicate transition from an autocratic to a republican form of government; he has met the peril of domestic rebellion and a threatened foreign war with a tact and firmness that has aroused the admiration even of his enemies. The *Independent* is glad to serve as the medium of his message to the American people, which was given as an interview with William Francis Mannix, editor of "The Memoirs of Li Hung Chang." It was at one o'clock in the morning when Mr. Mannix met Yuan Shih-K'ai at his private quarters in the Forbidden

City, for Chinese officialdom clings tenaciously to the night for the transaction of most affairs. The Chief Executive smoked a small cheroot, and referred with evident pride to the total absence of pipes, either for tobacco or opium, within the confines of the city where once they were found by the thousand. "Opium killed our people for many centuries, but we have at last executed opium," he commented with certain pride and satisfaction. Then he said: "You desire a message for the American people? Yes. And for what publication?" Yuan was shown a copy of *The Independent* containing his own picture. He made no comment upon it, then he inspected it closely and smiled so broadly that his unmistakably Rooseveltian teeth could be accurately counted. The following is what he said.—THE EDITOR.

I HAVE learned from Western newspaper men that there is much greater satisfaction, when one has a message to send to a neighboring nation, in delivering it to the press than there is in attempting to communicate it thru the regular mediums of the foreign offices. Would not much misunderstanding between nations be avoided, war even be sometimes averted, if one people might thus directly speak its mind to another people with which it might have some slight dispute?

It is true that most nations of the west publish the reports of their consuls, and this is laudable from a business point of view. Such reports unquestionably assist in the promotion of commerce and trade, and these things are vital to the life and well-being of the world today. But business is not always friendship—oftentimes it leads to the very reverse, to war and cruelty and even the destruction of nations and the political and racial disruption of peoples. How poor China has suffered because of business and trade! What armies and navies, what men and money have been used to back up the recommendations of the consular and business agents!

Do not for a moment think that I am speaking as one opposed to the legitimate reports made by such officers. Not at all. Indeed, it is quite unnecessary for me to say that on behalf of China I welcome merchants and traders to all our ports and markets—from the Coast to Tibet, and that they not only will be given welcome in the usual sense of that friendly word, but that they will be given fullest protection in the prosecution of all their legitimate enterprises.

No, I do not discourage or belittle the consular reports, but it is my contention that they do not go far enough toward the cementing of real friendships between nations. Our foreign offices, according to opinions long entertained by me, should be open to the voices of the peoples by which they are supported. In times States will know that we remember.

of national anger or passion it would be well to close all avenues of communication, for the old Chinese proverb that "if two women are allowed to talk long enough there will eventually be a hair pulling" is more or less true when applied to nations. But when there are messages of good will and concord to be transmitted from one people to another, I believe it is the great and sacred duty of the foreign offices to receive, send and give widest publicity to such peace-preserving and peace-attaining communications.

It probably would be a waste of time and actually superfluous for me to reiterate that great feeling of friendship and confidence that abides in China for the people and government of the United States. I, personally, do not think it a waste of time to say this thing over and over, but some people might. Some people are always on the watch for new things, new thoughts, new sensations. They forget that that which is old is venerable, else it would not be old. The great things of the earth are old, the truest and noblest words, hopes and ambitions of men are the most ancient; for it is really only the true and noble which attain venerable longevity.

My great and illustrious friend, Viceroy Li Hung Chang, since departed to join the glorious ancestors of our race, did often say to me that while America was the only country of the world which denied admittance to our countrymen, it was also the only nation which stood like the Great Wall between China and dismemberment; and it was the great Viceroy's hourly pleasure and joy to repeat the words of Major Conger, the American Minister, said at a time when all of us thought the nation was to be parcelled out among the powers: "Do not worry, Viceroy, Uncle Sam will not permit the despoliation of your country!" Can we ever forget that Government and that people? No, we do not forget, and I hope the people of the United States will know that we remember.

Pekin

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MISS KATHARINE HINES PAGE

DAUGHTER OF AMBASSADOR PAGE. SHE IS TO BE MARRIED ON AUGUST 4 TO CHARLES LORING, OF BOSTON. THE KING OFFERED THE CHAPEL ROYAL AT ST. JAMES'S PALACE FOR THE WEDDING

THE EFFICIENT MAN'S MONEY

BY EDWARD EARLE PURINTON

MONEY is the measure of service rendered the community. Every young man, at the outset of his career, should be given this conception and ideal of wealth.

The world's greatest fortunes were based on the development of a public utility—whether oil, coal, steel, sugar, land, lumber, street-cars or newspapers. Wealth is the willingness to serve, plus the wisdom to do it properly.

A man who does a useful thing better than any one else is in direct line for prosperity. Thus the incomes of the greatest surgeons, composers, actors, inventors, are in the hundreds of thousands, equaling the profits of business men and financiers of like achievement. The union of the highest possible degree of skill and service always produces ample money rewards—we need not, should not, pursue wealth for its own sake.

WHAT MONEY IS NOT

There are two false views of money. One regards money as all-essential, the other holds it non-essential. Money is the one thing everybody needs thru life—and it is the one thing nobody learns, scientifically and satisfactorily, how to regard, obtain, conserve and use. Health, beauty, popularity, genius, opportunity, even home and happiness—none of these are necessary; we can do our work, mold our fate, without them. But try to live one day without either cash or credit, and you find your efficiency gone; for you cannot employ help, or serve clients, or buy a newspaper, or live in a house, or burn fuel, or eat and drink. Why then be unwilling to face the money problem squarely, recognize the universal need for a science of finance, and dignify earning capacity with true spiritual meaning?

Doubtless we have all been tempted to wish that money had never been invented. I know I have—particularly when I didn't have as much as I thought I could use beneficially. But money is only mind in its most concentrated form, and as such it belongs in the evolution of a man or a nation. The life-cycle of every individual includes four stages or epochs—namely, those of Body, Heart, Brain, Soul. In the first, our organs and muscles develop, in the second our affections and emotions, in the third our talents and ambitions, in the fourth our inspirations and aspirations. The world is now in

This is the eighth article in the series by the Director of The Independent Efficiency Service on Efficiency and Life. "The Efficient Factory," "System and Efficiency" and "Optimism and Efficiency" will be considered in forthcoming issues of The Independent.—THE EDITOR.

its brain-epoch, so the world decrees that a man, to live in the world, must have money. But a weak or defective brain is a brain that the soul has not yet fully occupied; hence, the brain of a pauper is somehow lacking in spiritual energy. Self-support is fundamental to self-respect.

There is no mental or spiritual freedom without financial responsibility. This is why the science of finance should be preached in our churches.

There is no healthy citizenship without the steady capacity of earning a good living. This is why the science of finance should be taught in our schools, factories and shops.

There is no sweet and quiet and comfortable home life without the assurance of a regular, ample, honorable income. This is why the science of finance should be made the corner-stone of every hearth.

Money is the hinge of present human relationships. Losing balance on this point, we fall into social chaos, represented by the strife between capital and labor, the dispute between scholasticism and vocationalism, the war between German militarism and English territorialism. All great battles are battles over money. Take the value out of money and the bottom would fall out of vice. The penury of idealists and the profligacy of materialists together delay the millennium; and I believe that penury is as great a weakness as profligacy is a crime.

EARNING A LIVING

The burden of hundreds of letters received in our office has been, "How can I earn more money, gain financial independence, and thus have time and strength for some real service to humanity?" A great institution might well be founded, for the sole purpose of teaching men, women and children a practical, modern science of finance. Vocational schools, efficiency courses, domestic science clubs, city employment bureaus and committees, church labor conferences—these all are steps toward financial freedom, but they do not move swiftly enough, broadly enough, deeply

enough. The quickest way to learn life is to earn a living; and we are here for the purpose of learning life.

College students who never earn a dollar till after graduation are moral parasites. They are as useful to society as barnacles to a ship. I look forward to the time when schools will be themselves graded as they now grade their pupils. A college student who falls below sixty per cent in a given study thereupon is debarred and disgraced. Why not, with equal justice, pass a law that a college which fails to prepare sixty per cent of its graduates for guaranteed self-support the first year after graduation shall be publicly censured and deprived of funds from the state or individual donors, until the required grade in monetary efficiency shall be attained by the curriculum?

If I, being a parent of a youth of twenty or thereabouts, and having expended thousands of dollars on his college course, should find that he was not earning a good living six months after graduation—I would sue the college for the return of my money! Some day some father will do this. And when he does we shall be given some new light on the function and process of education, in its bearing on money matters.

THE COST OF MONEY

Few of our clerks, grumbling over their meager \$10 a week, know the price that millionaires pay to become millionaires. Wealth is the world's hardest taskmaster.

A friend of mine earns more in a day than he used to receive in a month. I asked him how he has found the secret of prosperity. He smiled—but there was sorrow in his eyes—and he answered, "Your magic secret is in self-denial. I make fifty dollars where I used to make one. I do it by foregoing pleasures that most men require; by overcoming an artistic temperament and keeping my life as regular as a clock; by working before my helpers reach the office in the morning and after they leave at night; by looking for the hardest thing and doing that first. Money-making is easy to a selfish man. I am making money to prove that an artist and altruist need not necessarily be a fool. When I get that done, I shall say something to the world." My friend's reply interested me, it may interest you. Every captain of finance was first a captain of romance; this fact should be taught every laborer—light on labor means love for labor.

But in managing their household

July 26, 1915

THE INDEPENDENT

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finances, our great business men are simpletons and wastrels. The butler gets his little graft; the cook feeds her friends on the sly; the son of the house "hits the Governor for a hundred bucks"; the daughter of the house coaxes Daddy Dear to buy her a debutante frock worth twenty times what her mother's gingham dress used to cost. The modern curse of extravagance should be laid at the doors of American husbands and fathers, who have never learned scientific management of the household purse.

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THE PRIVILEGE OF EARNING

If I believed in agitation, I would start an agitation on behalf of the downtrodden American rich child, who never gets a chance to earn money and acquire self-respect. My ancestors were comparatively poor, and one of the earliest ambitions I recall was to earn some real money of my own. So I formed a business partnership with another lad who was also very much a man, having just ascended into short trousers along with me. Our folks had a meadow on the hillside, thru which ran a beautiful stream. Here lay a fine bed of watercress, which is an ideal tonic and garnishment for meat or salad. My partner, being a good salesman, canvassed the neighboring kitchens for advance orders, while I, being a good prospector, went klondiking for cress.

By the close of the second day in business, my net profit was sixteen cents. I was then too rich to go back to the huckster trade, so fitted up a candy store on the sidewalk, with an umbrella for a booth. But shortly it appeared that candy would not sell in hot weather, and an efficient merchant must handle a staple product.

So, having a natural gift for drawing, I invested my capital in pens and inks and art books; and ere long was earning fifty cents an hour, letting diplomas for the schools of the college town that was my native heath. For a boy, this was good pay. I was very proud, and did the work so well that the chap in the art school who wanted my job didn't get it till I outgrew it.

This delightful jump, from eight cents a day to fifty cents an hour, so fascinated me with the joy of watching money grow by initiative and good work that I have never lost the stimulus of that boyish enterprise. Would that every child were inspired or compelled, by parents and teachers, to gain by a similar experience. Moralists tell us that "money is the root of all evil"; but they fail to tell

us that the only way to uproot an evil is to "dig" for it! The act of turning an honest dollar is in itself a means of grace.

TEACHING MONEY EFFICIENCY

Every child should be taught scientifically how to earn money, to spend money, to save money, and to give money away. I do not know, or know of, any child who is being so taught.

A youth or maiden sent thru college without having earned at least one year's tuition has been given a false start in life, and must overcome a serious handicap—social, industrial, financial, mental and moral. Every town, village, farm and home in this country (save in the case of extreme poverty) offers excellent opportunities for boys and girls to make money.

Parents should locate, study and classify these opportunities, and should inspire and instruct the children for their use. Care should be taken to avoid fictitious values; a child should not be paid more than a stranger would receive for doing little jobs around the house, nor paid for any service without intrinsic value. Example: to pay a child for denying himself cream on strawberries is bad business and worse ethics, but to pay him for helping to milk the cow or scald the milk pan is good economy.

WHAT DOES YOUR DOLLAR BUY?

The purchasing power of a dollar is one of the next lessons for parents to teach. A dollar buys a fair meal in a stylish restaurant. The same dollar spent in a grocery for beans, potatoes, bread, salad, cheese, apples, onions, prunes, cereals and malt coffee buys not one meal, but four or five meals—and the food is likely to be purer than the restaurant fare. Do we eat style or eat nutrition?

A good way to teach children the advantages of economy would be to offer a prize for the child who could buy the most and best food for a dollar—quantity, quality, purity, palatability, and nutritional value of the foods all being considered. (I imagine, however, that somebody would first have to offer a prize for parents who had sense enough to make the award.)

Another illustration of scientific buying: The professional men of my home town pay \$25 and upward for a hand-tailored suit of clothes. When I first came to New York, fifteen years ago, I took a day or two off and personally investigated dozens of tailoring shops. I found one where special sales were held at certain times, and a made-to-order suit could be had for \$16, equal in fabric, style

and wear to the \$25 suit back home, the difference in price being a result of the volume of output of the city shop. Here is a case where living in New York is cheaper, yet how many buyers of men's clothes in New York have found this out? One of the principles of success for a young man is that he should not be ashamed to wear a \$16 suit of clothes—provided the suit looked, fitted and wore well.

The principle of modern philanthropists who donate money to colleges might well be followed by parents in the home. Thus, give the child a certain allowance for dress, books, charity, pleasure and so forth, but stipulate that a percentage be earned by the child. To a reasonable limit, for every quarter of a dollar actually earned by the child, seventy-five cents would be added by the parent. This method is most valuable in starting a savings bank account for children. It should certainly be adopted in the matter of "pin-money." The trouble with pin-money is that it always means a sticking point for somebody.

Every housekeeping cost should be standardized, and regular allowance made for this, as for the rent or the taxes. These cost appropriations should include rent, food, clothing, heat, light, books and papers, charity and hospitality, church, travel, amusements, wages, help, laundry, carfare, incidentals, and so forth. The housekeeper in the wife should know and maintain the scientific standard of costs, which the provider in the husband should pay, promptly and sweetly. But wot to you, Mr. Husband, if you presume to standardize your lady's gowns, or charge her matinee tickets on the same account with the coal bill! This would be a glaring example of emotional inefficiency.

CASH AND SAVINGS

Two great elements in the science of finance are a stock of immediate cash and a growing reserve fund. The trademark of a steady character is ready coin. To be low in cash is to be low in caution, or skill, or both. There are different ways for a natural spendthrift to learn to hold on to his money. He may ask a miserly friend to keep a certain amount in trust—and not give the owner a dollar save in dire extremity. He may secure a hundred-dollar bill, or a ten-dollar or five-dollar goldpiece, and resolve not to break it unless the need is a matter of starvation. He may buy a post office money order payable to himself at a place most inaccessible, which would prevent his cashing the order without a deal of trouble. He may purchase a bond or a

guaranteed stock for \$100; he may start a postal savings account; he may invest in a piece of property, having taken all the necessary precautions to avoid loss by depreciation; he may take out a life insurance policy on the endowment plan; he may borrow money from a building and loan company, and gradually pay for a home of his own. Are you saving at least twenty per cent of your income? If not, how are you going to begin? To emerge from the ranks of the economic failures is to have better health and better character—to say nothing of better temper. A check on the bank is a good check on worry.

Here is an interesting experiment for one who has not yet reduced his expenses to a satisfactory basis. Prepare an estimate of the percentage of your income, that should be devoted to the specific necessities of life, such as rent, food, clothing, books, amusements, charity, hospitality, and so forth. Take rent, for example. This should not exceed twenty per cent of your gross income. If you earn \$200 a month, you should really not pay more than \$30 monthly rent (fifteen per cent of the gross). There are thousands of people in New York who pay a full week's salary, or over, each month, for rent alone, merely to "keep up appearances" in a fancy-looking apartment house. When a brownstone front is a false front, a thatch front is better.

After you have judged what each of your expense items should be on a percentage plan, call your folks to-

gether and get their opinion. Having made the estimates unanimous, keep strict account of all your expenditures for a month, and let each member of the family do the same. You will be surprised at the way in which certain items overrun their normal appropriation, and will be in a position to reorganize your finances on a more scientific basis.

Signs are here of a great revolution. Public sentiment is waking to the financial and economic truths underlying real education. A Brooklyn public school recently established a savings bank system, and we understand that during the first two years of its operation \$10,000, mostly in dimes, nickels and pennies, were deposited by the children. A New York high school has taught the girl graduates to make their own graduation gowns, and has fixed a limit of expense—\$1.50, as I recall—for the materials in each dress. An Indiana community school has furnished the children of miners and mill workers with a little piece of ground, a package of seeds—flowers for the girls and vegetables for the boys—and is teaching the little folks how to become producers and craftsmen. A Massachusetts board of health, co-operating with a hygienist-chemist, has revolutionized the eating habits of the town by showing high school pupils how to analyze, compare, select, buy and cook the foods that enter the home. Other schools and corporations have adopted similar methods of training in efficiency and economy for the young people.

A society has recently been formed to promote American thrift by families, corporations and individuals. A consumers' league instructs women how to buy the necessities of life economically and well. The Association for Improving the Condition of the Poor in New York issues, thru its Dietician Household Expense Account, blanks and records which make it easy for housekeepers to handle their accounts in systematic and convenient shape. These blanks, in connection with the budgets which families are helped in drawing up, establish the finances of the average charity family on a better basis than that reached by the average middle class family.

A clarifying word may be needed, in closing. A man may be so rich in heart, mind and soul that physical riches look like baubles to him. Thousands of men are not able to amass large sums of money. Tens of thousands are not willing to—the sacrifice of time and strength involved would not seem worth while, compared with all the finer objects of endeavor.

The real motive in working toward financial independence is to fulfil our just obligations, care wisely for our loved ones, live free of penury and worry, command the leisure and opportunity for self-culture and broad human service. Only on such a basis of altruism and idealism does wealth become desirable, its pursuit enjoyable and profitable. The reason for having money is that we may not have to think about getting it.

EFFICIENCY MONEY QUIZ

FOR ANY SELF-SUPPORTING MAN OR WOMAN

DIRECTIONS. When the answer to a given query is Yes, write 5 in the space at the left. When the answer is No, or indeterminate, leave space blank. Find your percentage in money efficiency by adding numerals in column thus prepared. This test, while incomplete, is fair and approximately true.

1. Have you set for yourself a definite earning capacity toward which you are working?.....
2. Do you possess, or are you in direct line for, an income of at least \$5000 a year?.....
3. Do you know how much money is being made by the most successful man in your line?.....
4. Have you found, and are you removing, the causes for your failure to earn that much?.....
5. Have you studied the life, aims and methods of any great financier, merchant, or philanthropist?.....
6. Is your present income greater than your father's was at your age?.....
7. Are you living well within your means?.....
8. Are you keeping out of debt?.....
9. Do you pay your bills promptly?.....
10. Have you located the best and cheapest available groceries, restaurants, tailor-shops, stores, etc.?.....
11. Are you free from the mistake of confusing "expensive" with "good"?.....
12. Can you refrain from buying bargains when they do not meet a real need?.....
13. Can you cheerfully go without luxuries, to save money for a purpose?.....
14. Are you saving at least twenty per cent of your weekly or monthly salary?.....
15. Do you put your savings regularly into a safe, permanent investment?.....
16. Have you one or more investments yielding at least four per cent return?.....
17. Have you a good balance in a sound bank?.....
18. Can you borrow money on your credit?.....
19. Are all your expenses standardized—do you know what each personal, household, and business item should cost?.....
20. Have you resolved to amass a competency—then do something in life more valuable than making money?.....

Total equals your percentage in money efficiency

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CALIFORNIA'S COUNTY FAIR

BY GEDDES SMITH

THERE is just one place in the world where a cow carved from butter, a mermaid of soap, a beeswax bear, are entirely at home. That is at a county fair. At the Panama-California Exposition at San Diego they are all on duty—and perfectly at home. Some of them have been famous at other expositions, but they were never so congenitally placed as here.

For this big fair—or small exposition—is redolent of the land, and particularly of California land. It is indigenous to an extent not at all approached by the Jewel City at San Francisco. Six hundred and fifteen acres are devoted almost wholly to a demonstration of the fact that if the world doesn't revolve around Southern California it ought to.

But you must not conclude that the men who built the Panama-California Exposition had an easy or a circumscribed task. It is no light undertaking to paint the portrait of Paradise, and a Paradise—when irrigated and suitably advertised, to be sure—Southern California certainly is. The analogy rises easily to the lips of the Eastern traveler and is, as one might say, officially confirmed by such real estate "literature" as this:

Paradise! What is it? It is man's ultimate hope. His ideal of the place in which he shall spend eternity.... That he may enjoy it before death, the average man never even suspects. He would reject the idea, if presented to him, with scorn, and yet, in spite of this, this is the very idea we are going to present, and to do this we will draw a picture, not of some mythical land in the dim distance of eternity, but of a very material land in the sunlight of the present. When we have drawn this picture you will have seen Lemon Grove.... The population of the Grove is 800.

But even shorn of its celestial attributes, Southern California is pre-eminently the land of out-of-doors, and it is natural to find the Exposition at San Diego distinctly an out-of-doors affair. And since sober reality there means a glory of flowers, the Fair is a place of great beauty of a sort not at all traditional in exposition technique.

Buildings of creamy concrete, all of that Spanish-Colonial type which begins with a bare white wall, sweetens it with the rounded arch, and as it develops more and more luxuriously adds ornate carving to windows and doors and cornices, the always with a reserve of simplicity where

the solid surface remains unbroken; roofs of red tile; heavy curtains of dull green or blue or orange drooping from upper windows; bougainvillea clinging to the white walls and carrying its green leaves and crimson blossoms to the very cornices; and filling every vista, between and around and behind the buildings, gardens and lawns and riotous flower-filled hollows crowded with splendid color—that is the San Diego Exposition.

Between the palms of the *Prado* and the inner walls of the exhibit halls cool cloisters show the way thru the heart of the Exposition. Shaded from the hot Southern sun by day, softly lighted by reflection from the concrete walls by night, their rounded archways half-filled with palm branches, they make even that tedious pilgrimage by which one "does" an exposition a pleasure.

There was probably never a fair that offered so many alluring places just to sit and vegetate. Charming patios offer that unmatched blending of a cool porch, bright patches of greenery, and a courtyard filled with brilliant sunshine just far enough from your lazy chair so that you imagine rather than feel its warmth. Unconsciously your mind builds up a delightful concept of Southern California—false enough, probably—as a



IN THE COOL CLOISTERS
A night photograph taken by the soft reflected light from opaque electroliers. By day these passageways were just as inviting

place where you sit on the edge of the sunlight and watch things grow.

If you wait long enough at any point of vantage some one will provide the music that alone is lacking. In one courtyard dark-skinned Hawaiian lads, with purple sashes over their clothes of tropical white, will be strumming their ukalélés. Here and there about the *Plaza de Panama* or beside the *Lagoon of Flowers* (San Diego, of course, calls it *La Laguna de las Flores*) or down the *Prado* strolls a band of Mexican boys and girls who sing and dance and tweak their mandolins and guitars and then—just as the knot of watchers is most eager for more—wander on and away. It was odd to see them leading the way into the Home Economics Building—"La Bella Sevilla and her troupe" does not sound particularly domestic—but you may be sure they did no more than circle the booths and lead the way out again.

Why should anyone stay indoors? I was talking with a mild-mannered "booster" about the small compass of California's ubiquitous bungalows. "But you don't need many rooms," he insisted. "I just can't keep my wife indoors. She'll lock the door and get out in the garden as soon as she can, and stay there." And so at San Diego there is not a great deal to tempt the visitor out of the sunlight. As expositions go, there is little to be seen indoors, and what there is might be more effectively displayed.

Compared with the profuse evidences of mechanical ingenuity at San Francisco, the showing here is a little monotonous. There are not many industrial exhibits, and only Japan among foreign countries is largely represented. Few of the county or state displays are sufficiently artful to make a distinct impression; Utah, with a big relief map and interesting statistical displays prepared by the State Agricultural College, is a leader in this respect. Some of the other exhibitors, after piling up their fruits and vegetables, go no further than to inform the public by placard that this county has domestic animals worth \$2,000,000, while that has 482,417 grape vines in bearing—true and useful facts, but like many true and useful things not especially amusing. And whatever may be the morals of the matter, people who go to expositions

will persist in looking out for amusement and letting education take care of itself. More effective work is done by the moving pictures, which generously reinforce the story of the promoter.

It is the Southern Counties Building, naturally, that most completely develops the county fair motif for which the butter-sculpture strikes the characteristic note. Here one finds the familiar little show-cases with the stubby compositions and squatly baskets of the Fourth Grade, Eureka District School; and Mrs. Ann Anderson's china painting and Miss Betty Bacon's hemstitched aprons (for sale); and the inlaid table made out of 2866 pieces of wood by a fine old craftsman of seventy-eight years—all the things that link up the drifting, indifferent public with the few who care so tremendously and anchor the whole Exposition to the folks of Southern California.

One field the Exposition has tilled particularly well. You hardly expect to find a community which has its eyes so firmly fixed on the future lingering over its history, but archaeology and ethnology have the place of honor here. The whole Fair is a record of Spanish architecture in the New World. Half a dozen types are



International News

THE EXPOSITION BUILDINGS ARE SET IN A GREAT GARDEN
Looking across the Cañon Cabrillo toward the California tower and dome. In the foreground is part of Balboa Park, in which the principal Fair buildings are to remain permanently

shown. With admirable taste, the paintings gathered at the Exposition are hung in a building of the utmost simplicity, a reproduction of the fine primitive mission, with only the color in the roof and the sturdy grace of the round arch to save it from stark barrenness. The San Joaquin Valley Building, loaded with ornament, is a type of the municipal palace of Spanish America. The California Building, whose campanile and dome, pranked with yellow and blue, dominate the grounds, is a Latin-American cathedral. Here at the host building one finds Central American antiquities—monuments and models from the Maya cities—and surprisingly beautiful photographs of the American Indian. In the Indian Arts Building, together with a little of that exploitation of native crafts with which the traveler thru the Southwest is soon surfeited, there are more significant exhibits, such as a fine series of diagrams illustrating Indian symbolism.

Between these 'dobe huts and the comfortable bungalow on the model five-acre irrigated ranch lies the whole history of the Southwest. Indeed the bungalow is rather prophetic than historic; such convenience and beauty can hardly be typical yet. This display, part of the exhibit of the southern counties, is aimed confessedly at the back-to-the-land city man. Five acres have been under cultivation since March, 1913, and now the fruit trees and vegetables and hen-yard and rose-hedges, all well established and under constant care, drive home in a more concrete form the message of salvation by real estate which California preaches in season and out of season.

But it was not to sell five-acre irrigated ranches that San Diego invested in this all-the-year show. The Exposition has a definite part to play in the city's program. Indeed it is one of the five counts on which San Diego assures herself that she is "destined to become the greatest commercial city of the new southwest." Of course its advertising value is rather enhanced than lessened by the fact that San Francisco has another and a bigger fair at the same time. San Diego alone might not disturb the public imagination, but San Diego running a rival attraction to the metropolis of the coast piques one's curiosity, and insures a degree of publicity not to be measured by attendance figures alone.

San Diego needs advertising. Her bid for greatness is a fairly recent affair. With a history dating from 1769 she had accumulated only 2637 inhabitants by 1880, and had already lived thru two booms and two relapses. The Santa Fé reached the city in 1884, and in that decade the population increased five hundred per cent. The ten years from 1900 to 1910 saw the city more than double

its size, and against its 39,578 at the last census, San Diego now claims 100,000. But all good Californians answer in terms of the census of 1920 or later when you ask them about population, and the truth probably lies between that and the census estimate, for July 1, 1915, of 51,115. (This is based on the rate of growth from 1900 to 1910.) The increase is now phenomenally rapid, but that is true of Southern California as a whole, and Los Angeles, with its 400,000 and more, has rather cast its smaller neighbor into the shade.

"Los" has people and railroads, but a poor harbor even if it did push its city limits nearly twenty miles to the coast, like Athens with the Piraeus, to get it. San Diego has a fine harbor; the people are coming; but she lacks railroads from her back-country. The rivalry between the cities somewhat hampers the smaller in getting steamship facilities. Los Angeles merchants prefer to ship thru San Pedro, their own port, the equally low rates can be had thru San Diego. Even on the street corner you feel the clash of destinies: rival newsboys, brandishing headlines against each other, thrust the San Diego *Union* and the Los Angeles *Examiner* at you simultaneously in shrill competition.

Beside the Fair, San Diego pins her faith to the Canal (she is the nearest Pacific port on American soil), the "Harbor of the Sun," her remarkable climate, and the S. D. & A. R. R. The harbor is the best on the Californian coast after San Francisco Bay, and the city has already put a million dollars into docks and bulkheads. The climate is undeniably fine. The mean winter temperature of sixty is only eight degrees below the summer average, and only twice a year may the thermometer be expected to show ninety degrees.

The S. D. & A. R. R. may not sound familiar. At the close of the last fiscal year its rolling stock consisted of two locomotives and ninety-eight cars, and its total earnings for the year had been \$11,828. But San Diego has no particular interest in the present. The San Diego and Arizona Railroad is intended to connect the coast with the Southern Pacific system at Seeley, California, in the Imperial Valley, and when that is accomplished it will be the shortest route to the Pacific and the cheapest route to the East (via the Canal) for a rapidly developing section of the Southwest. Forty-five of its 138 miles, in the mountains, are still to be built, and this project, like thousands of others, waits for peace. There are other railroad connections projected or rumored, but it is this

which holds most hope for San Diego, which now has only a single track spur of the Santa Fé running down from Los Angeles.

Paradoxically, it is the desert which will enrich the city when the road is finished. It taps the Imperial Valley, in the southwestern corner of California, that miracle of irrigation which was utterly barren fourteen years ago, and now shows an assessed property valuation of \$36,600,000. Cotton, first grown there in 1909, was in 1912 showing the highest yield per acre in the country, and short-staple cotton raised in the valley took the prize cup at the American Land and Irrigation Exposition in 1911 as the best in the United States. Dates and melons can be grown well, and there are also alfalfa, barley, oats, wheat, corn, grapes, apricots, olives, and citrus fruits. To the south, in Mexico, and further east, lies land of the same sort waiting for development.

San Diego expects, of course, to ship from much wider areas than this, and in fact aspires to turn her location and California's abundant fuel, petroleum, to account as a great manufacturing center. It is carefully explained in the official Exposition publication that "the prime object of the San Diego Exposition was not to

help the city of San Diego by direct methods, as had been the case with previous world's fairs, but first to the interest of the Western States on whose good feeling San Diego is of course dependent for future prosperity." So Kansas, Utah, Montana, New Mexico, Nevada, and Washington are guests at San Diego, with separate buildings which, one hopes, are substations of "good feeling."

At least San Diego has put a most attractive portrait of herself on exhibition. If the city's expectations seem somewhat disproportionate to her present importance, one must remember the California habit of growing incontinently. The state climbed from twenty-first place to twelfth between 1900 and 1910, with a sixty per cent increase in population, and still has only half as many people to the square mile as the average for the United States. The San Joaquin Valley—the great central garden of the state—is about the size of Italy; it holds 300,000 people to Italy's 35,000,000. California can afford to draw on her future—even if her real estate operators have already discounted it pretty generously—for the cost of two big fairs, and San Diego's investment in the garden city on the mesa is good business for a forward-looking seaport.



© Panama-California Exposition

THE PRADO IS AN AVENUE OF LUXURIOUS GREENERY
The color of the Exposition is a matter of contrast between the white buildings, with their red tiled roofs and rich, dull curtains, and the bright hues of the flowers and foliage



THE FOUNTAIN OF TIME

A PEACE MONUMENT FOR CHICAGO'S MIDWAY PLAISANCE

"I KNOW of no piece of work in America that has even a chance of being produced, which departs so completely from the conventional forms and limitations of modern sculpture as this work of Taft's. If the spontaneity of his original conceptions can be maintained in the larger work, I know of no influence upon Western Art that will prove so potent."

That is what Gutzon Borglum—himself among America's foremost sculptors—had to say when The Independent asked him about Lorado Taft's "Fountain of Time."

A colossal figure of Time, in the completed group, will stand aloof to watch this rhythmic procession of mankind, for which the motif came from Dobson's lines

Time goes, you say? Ah, no.
Alas, time stays; we go,

just as a scene from Maeterlinck's "The Blind" inspired the finely expressive group, called by the same

name, that is Taft's best known work. And since the life of man is as a wave of the sea, a hint of the waves runs thru this newer work; indeed at two points a clearly-defined wave sweeps over the figures, first of the youth who fights it, then of the old man who submits willingly to the annihilation it brings. The great monument is to be erected in Chicago, at one end of the Midway Plaisance, as one feature of the many-sided celebration of the Centenary of Peace between English-Speaking Peoples.

The Midway Plaisance, echo of the Columbian Exposition, connects with its broad stretch of turf Washington and Jackson Parks. A trust fund yielding \$30,000 a year, established by the late Benjamin F. Ferguson, is being used under the direction of the Art Institute of Chicago for the enrichment of this parkway, and Lorado Taft has modeled for it a series of splendid monuments, with the Fountain of Time and a Fountain of Creation at either end.

A formal canal will run from end to end of the Midway, connecting the lagoons of Washington and Jackson Parks. Three bridges will be thrown across this. At the center the Bridge of Arts will stand, with a broad crossing flanked by statues of great painters and sculptors. Nearest the Fountain of Time will be the Bridge of Faiths; on the other side the Bridge of Sciences; both enriched like the large Bridge of Arts with a number of heroic memorial statues.



JOHN C. SHAFFER
Owner of the Chicago Evening Post, who has guaranteed the sum which is needed to erect the Fountain of Time as a peace monument



LORADO TAFT

The sculptor who designed the Fountain of Time and has prepared a comprehensive plan for the enrichment of the Midway Plaisance



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PEBBLES

"What did Rastus git married for?"
"Lawd only knows, chile. He keeps right on workin'."—*Boston Transcript*.

For Sale—Cheap, on account of discontinuing the fresh-meat business, two nice horses.—*Elgin (Ill.) News*.

Mr. Forman has been married twice and was also in the Civil War.—*Mercerville (Ia.) Banner*, quoted in *Harper's Weekly*.

Schoolmistress—What is the most destructive force of modern times?
Girl (without hesitation)—The laundry.—*New York Sun*.

Deacon (on way to church, to young fishermen under bridge)—"Little boys, don't you know this is the day of rest?"
"We ain't tired, mister."—*Life*.

Mr. Landlubb—Ah! they just dropped their anchor.

Mrs. Landlubb—Dear me! I was afraid they would: it's been dangling outside all the afternoon.—*Harper's*.

"There goes a man who has more friends and more enemies than any other man in the world."

"What has he done?"
"He invented one of those 'Get-off-the-earth' automobile horns."—*New York World*.

During the fighting a Highlander had the misfortune to get his head blown off.

A comrade communicated the sad news to another gallant Scot, who asked, anxiously:

"Where's his head? He was smoking ma pipe."—*Tit-Bits*.

A New England woman, probably of Irish extraction, who felt greatly disturbed because the cemetery in her community had not been properly cared for by those in charge, indignantly remarked to her husband: "I'll never be buried in that cemetery as long as I live!"—*The Christian Advocate*.

There is a Down East dialog, which I have often thought might furnish the motif for a tragedy under the pen of Mary E. Wilkins Freeman. It runs like this:

"Where be y' goin', Si?"

"Goin' down to Portland to git drunk. And, Gosh, how I dread it!"—*New York Times*.

At a party Miss Brown had sung "It's a Long Way to Tipperary," and for days after she was singing or humming it to herself.

"It seems to haunt me," she said to a friend, who had also been at the party.

"No wonder," said the friend. "Look at the way you murdered it!"—*New York Sun*.

The maid of all work in the service of a provincial family, the members whereof are not on the most amicable terms, recently tendered her resignation much to the distress of the lady of the house.

"So you are going to leave us?" asked the mistress sadly. "What's the matter, Mary? Haven't we always treated you like one of the family?"

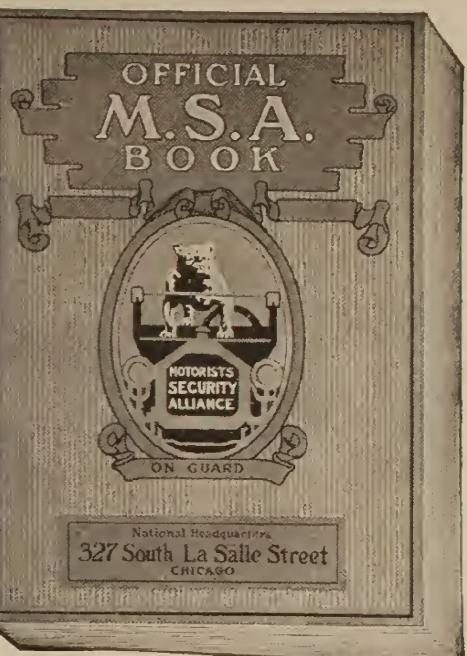
"Yis, mum," said Mary; "an' I've shtood it as long as I'm going to!"—*Ladies' Home Journal*.

He was a college professor, declares *Tidbits*, greatly beloved because of his kind heart, but with the common scholastic failing of being very absent-minded. He visited his married niece, and listened to her praise of her first-born. When she paused for breath, the professor felt that he must say something.

"Can the little fellow walk?" he asked, with every appearance of interest.

"Walk?" cried the mother, indignantly. "Why, he's been walking now for five months."

"Dear me!" exclaimed the professor, again relapsing into abstraction. "What a long way he must have gone!"—*Current Opinion*.



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THE NEW BOOKS



THE GERMAN SIDE

The largest and most important work that has appeared on the German campaign is *With the German Armies in the West*.¹ Dr. Sven Hedin was a leader of the anti-Russian movement in Sweden the year before the war and an earnest advocate of an alliance with Germany to protect the Scandinavian countries from the fate of Finland. He cannot, therefore, be called a neutral, altho he comes from a neutral nation. Nevertheless his explorations of Tibet and central Asia have made him known as a thorough and conscientious observer and we may have confidence that he reports things as he sees them, tho we may regard his admiration for the Kaiser and his army as excessive and may not agree with his faith in the ultimate triumph of Germany.

This is war correspondence of a new sort, not the snapshot, hit-or-miss style of the ordinary journalist, temporarily detached from a daily staff, but the close detailed observation of a trained scientist and experienced traveler. He uses the pencil as well as the camera and the volume is illustrated with 119 of his sketches and photographs. For two months of the fall he was with the Germans in France and Belgium, where his international reputation and his acquaintance with the Kaiser gave him exceptional facilities for learning what he has packed into these four hundred big pages.

For a more lively and picturesque narrative we turn to Fox's *Behind the Scenes in Warring Germany*.² Mr. Fox supplements the reports of our other American correspondents both in time and space. He visited the western front in January instead of the fall before, and then he went to East Prussia in the wake of Hindenburg's army. We are pretty familiar by this time with conditions about Ypres and Lille, but of the Mazurian lakes and the Augustow forest we have heard little. Mr. Fox had a chance to compare conditions on the western frontier with those on the eastern. From what he saw and heard it is evident that people and property in East Prussia suffered much more from the Russian invasion than those of Belgium and France from the Germans. Where the Germans entered Russian territory there was no evidence of devastation:

In the opinion of Professor Burgess the interests of the United States lie with Germany as the only opponent to England's ambition to rule the sea. "Three times in less than a hundred years of our history has Great Britain destroyed our merchant marine and we have never yet recovered from the last experience."

But Professor Burgess is very mild in his arraignment of Great Britain compared with Dr. Cronau in the pamphlet entitled *The British Black Book*.³ It begins with a chapter on the growth of the Octopus Anglo-Saxonis and shows how its tentacles during the last eight hundred years have been reaching around the world. He accuses England of destroying one by one her maritime rivals—Spain, Holland, France, Denmark, America. He exposes the origin of some of the atrocity tales which horrified America in the first few weeks of the war. The little Belgian girl whose hands were cut off proves to be non-existent. The story of the forty Belgian Red Cross nurses whose thumbs and forefingers were cut off reduces an examination to one nurse who burned her wrists with a spirit lamp in making tea.

There are many villages between Kowallen and the frontier—the villages of Lukanen, Drosdowen and Mierunskien. But today they are only names by which may be characterized certain works of Russian arson. Not a house did we find intact on this road to the frontier, not a home but that was ashes or if of stone whose walls were black. Not even the church at Mierunskien had escaped the torch. In a few moments more we were in Russia. We did not need the striped frontier posts to confirm this; nor the holes and lumps, that marked the end of German road building. Something more significant revealed to us that at last we had come to the land of the Bear. For we passed thru two villages but

a kilometer apart and in these not a house had been burned, not even a fence smashed; they were Amt and Filipowa, in the Czar's domain.

Mr. Fox shows that the British had made more thorough preparations for the invasion of Belgium than the Germans, for the maps and guidebooks issued in July, 1914, to the British officers and aviators contained maps and military information furnished by the Belgian authorities in 1912 and later. Even the code used in Belgian field orders is given. Photographs of half a dozen pages from the secret books of the British General Staff, captured at the battle of Mons, are reproduced.

Professor Burgess of Columbia, one of the leading American authorities on international law, comes to the conclusion in his study of *The European War of 1914*⁴ that Sir Edward Grey was chiefly responsible for bringing on the war and especially for involving Belgium:

Belgium has Great Britain to thank for every drop of blood shed by her people, and every franc of damage inflicted within her territory during this war. With a million of German soldiers on her eastern border demanding unhindered passage through one end of her territory, under the pledge of guarding her independence and integrity and reimbursing every franc of damage, and no British force nearer than Dover, across the Channel it was one of the most inconsiderate, reckless, and selfish acts ever committed by a great power when Sir Edward Grey directed, as is stated in No. 155 of the British "White Paper," the British Envoy in Brussels to inform the "Belgian Government that if pressure is applied to them by Germany to induce them to depart from neutrality, his Majesty's Government expects that they will resist by any means in their power."

In the opinion of Professor Burgess the interests of the United States lie with Germany as the only opponent to England's ambition to rule the sea. "Three times in less than a hundred years of our history has Great Britain destroyed our merchant marine and we have never yet recovered from the last experience."

A similar handbook, *The German Fleet*,⁵ deals with the rise of Germany as a naval power. The author, Archibald Hurd, derives much of the material from his larger work, *The German Sea-Power*, of two years ago and does not consider the lessons of the present war.

Germany Since 1740,⁶ by Professor Priest of Princeton, "is intended primarily to offer a background of German history to students of modern German literature," but it will serve the purpose of those—and that means most of us—who find it necessary to refresh their minds on the main facts in the history of the rise of the German empire.

German Culture Past and Present,⁷ by Belfort Bax, is interesting as a rewriting of the history of the period of the Reformation and peasant revolts from a Socialist standpoint, but it has

Unfortunately, however, all cases of German bloodguiltiness cannot be so explained away. The reports of the British, Belgian and French commissions of inquiry present abundant and convincing evidence of unwarranted cruelty to non-combatants. The diaries and official orders found on German soldiers are alone sufficient to prove the allegations of brutality and violation of the laws of humane warfare.

*The Human German*⁸ was evidently written in the antebellum days when the English thought the Germans were amusing. It is a big volume filled with witty but not unkindly satire of German customs and character, probably a truer picture than most of the books on Germany that are now coming from British presses. The eccentricities of the German language is the favorite theme of Mr. Edgeworth as it was of Mark Twain. The inflexibility of the Prussian bureaucrat provides the point to most of his other jokes.

We get in our papers practically only one side of the war since all our cables are controlled by the British censor. For those who want to read the other side and have not access to the German papers the volume of translations of extracts from *A Month's German Newspapers*⁹ will be useful. This contains editorials, news, letters and criticism from the leading journals during last December and shows what the German people were reading and thinking.

It was, we believe, Frank Harris who said that the world had known but three examples of perfect organization, the Catholic Church, the Standard Oil Company and the German army. However that may be, the German army certainly deserves study as a proof of what can be accomplished by scientific management. A handy little volume giving just what the ordinary reader wants to know about its history, organization and methods is *The German Army in War*¹⁰ by A. Hilliard Atteridge. Altho British it is entirely fair and unprejudiced.

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little direct bearing upon the present situation.

*The King, the Kaiser and Irish Freedom*¹⁴ presents the views of those who believe that the triumph of Germany would lead to an Irish republic. Mr. McGuire explains how England has ruined the industries of Ireland and how Germany could build them up. He tells of a plot of the British Government to assassinate Sir Roger Casement, whom curiously enough the British Government sent up the Kongo to expose the Belgian atrocities. He denounces Redmond and other Irish leaders for supporting the Government and assisting recruiting.

If all German-Americans were as reasonable and moderate as the Curator of the Germania Museum at Harvard there would be a better feeling toward them in this country. Dr. Kuno Francke in *A German-American's Confession of Faith*¹⁵ explains the German ideal of the state and shows what it has accomplished for good government, social justice and national efficiency. He remonstrates with the German-Americans for undertaking political action and urges the United States to stand with Germany in upholding the freedom of ocean trade against British aggression.

We give the last word to Professor Münsterberg of Harvard, since he has long been the recognized if not the authorized protagonist of German culture in the United States. In *The Peace and America*¹⁶ he has brought together some of his recent addresses and articles on the situation. He explains the psychology of atrocity fabrication. He defines *Kultur* and shows how mistaken ex-President Eliot and others have been in depreciating German achievements in science, art and literature. He predicts the day when Americans will change their opinion of the Kaiser as Englishmen have changed theirs of Lincoln.

¹*With the German Armies in the West*, by Sven Hedin, New York: John Lane Company, \$3.50. ²*Behind the Scenes in Warring Germany*, by Edward Lyell Fox, New York: McBride, Nast & Co., \$1.50. ³*The European War of 1914*, by John William Burgess, Chicago: A. C. McClurg & Co., \$1.50. ⁴*The British Black Book*, New York: Rudolf Cronau, 310 E. 19th St. ⁵*The Human German*, by Edward Edgeworth, New York: E. P. Dutton & Co., \$2. ⁶*A Month's German Newspapers*, Translated by A. L. Gowans, New York: F. A. Stokes Co., \$1. ⁷*The German Army in War*, by A. Hilliard Atteridge, New York: McBride, Nast & Co., 50 cents. ⁸*The German Fleet*, by Archibald Hurd, New York: George H. Doran Co., Paper 25 cents. ⁹*Germany Since 1740*, by George Madison Priest, Boston: Ginn & Co., \$1.25. ¹⁰*German Culture, Past and Present*, by E. Belfort Bax, New York: McBride, Nast & Co., \$1.25. ¹¹*The King, the Kaiser and Irish Freedom*, by James K. McGuire, New York: Devin-Adair Co., \$1.35. ¹²*A German-American's Confession of Faith*, by Kuno Francke, New York: B. W. Huebsch, 50 cents. ¹³*The Peace and America*, by Hugo Münsterberg, New York: D. Appleton & Co., \$1.

¹⁴*With the German Armies in the West*, by Sven Hedin, New York: John Lane Company, \$3.50. ¹⁵*The King, the Kaiser and Irish Freedom*, by James K. McGuire, New York: B. W. Huebsch, 50 cents. ¹⁶*The Peace and America*, by Hugo Münsterberg, New York: D. Appleton & Co., \$1.



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STATEMENT

At the Close of Business on the 23d day of June, 1915

ASSETS

Real Estate	\$1,949,695.94
Bonds and Mortgages	4,686,578.13
Loans on Collaterals	2,236,613.54
Bills Receivable	10,447,449.13
Cash in Company's Vaults	3,207,000.00
Cash on Deposit	2,197,634.71
Accrued Interest, Rents, Suspense Acc't, &c.	530,049.26
Bonds and Stocks (Market Value)	17,015,456.20
	\$42,270,476.91

LIABILITIES

Capital Stock	\$1,000,000.00
Surplus Fund and Undivided Profits (Market Value)	3,669,460.21
Deposits in Trust	34,399,396.81
Annuity Fund	2,287,420.71
Life Insurance Fund	366,822.42
Interest Due Depositors, Taxes, &c.	556,370.73
	\$42,270,476.91

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1915
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During its existence the company has insured property to the value of \$27,964,578,109.00 Received premiums thereon to the extent of \$287,324,890.99 Paid losses during that period \$143,820,574.99 Issued certificates of profits to dealers 90,801,110.00 Of which there have been redeemed 83,811,450.00 Leaving outstanding at present time 6,989,660.00 Interest paid on certificates amounts to 23,020,223.85 On December 31, 1914, the assets of the company amounted to 14,101,074.46

The profits of the company revert to the assured and are divided annually upon the premiums terminated during the year, thereby reducing the cost of insurance.

For such dividends, certificates are issued subject to dividends of interest until ordered to be redeemed, in accordance with the charter.

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G. STANTON FLOYD-JONES, Sec.**The Market Place****MISSOURI PACIFIC**

An interesting experiment is to be made by those who desire to save the Missouri Pacific Railroad Company from a receivership. About 77 per cent of the company's capitalization of nearly \$400,000,000 is in bonds or other securities upon which the annual charges are fixed, and in the next five and a half years provision for \$79,000,000 of these must be made. The company has recently been unable to earn enough for the fixed charges. Its credit is greatly impaired, and it cannot sell new bonds. The problem was a complicated and very difficult one. It was submitted to Kuhn, Loeb & Co., the well known bankers, who, as readjustment managers, have completed a plan which is approved by the directors and by committees representing the bonds and stock. This plan involves an assessment of \$50 a share on the stock (or about \$41,000,000), with issues of new preferred stock, exchanges of bonds for such stock, and other provisions, which will reduce the fixed charge capital by about \$60,000,000 and the fixed charges themselves by nearly \$3,500,000 a year. It is difficult to summarize briefly the details of the plan, all of which have been carefully set forth in statements addrest to the persons directly interested.

Concessions and sacrifices are required, of course, but the question for those who are asked to make them is whether they would fare better under a receivership, which would be attended by heavy expenses. A receivership cannot be avoided if the plan is not approved by a sufficient number of the holders of bonds and stock. The project is one that has required much thought and labor from competent men and it deserves the consideration of those who own railroad securities.

A WAR ORDER STOCK MARKET
An increase of activity, with higher prices, on the New York Stock Exchange last week, was due mainly to the upward movement in those industrials which are known as war order stocks. Business for the week was 3,228,205 shares, against only 1,680,254 in the week preceding. While the prominent railway shares showed a net gain of from 1 to 2 points, the great advances were made by the war shares. The extent of the movement in these stocks can best be measured by the following net gains: General Motors, 30 1/2; Beth-

lehem Steel, 20 1/2 (sales at 191); Crucible Steel, 18 3/4; Willys Overland, 14; New York Air Brake, 12 3/4; American Locomotive, 7; Baldwin Locomotive, 6 1/2; Westinghouse, 6 1/2; Allis-Chalmers, 5 3/4; United States Steel, 5 3/4; Pressed Steel Car, 5 1/2; General Electric, 5; Studebaker, 3.

Railroad shares rose slightly, altho it might reasonably have been expected that the selling of foreign holdings, notably those owned in Great Britain, would cause a decline. It is estimated that these sales, in the four weeks ending with the closing of subscriptions to the great new British war loan, amounted to about \$100,000,000. Before the beginning of that period, and after the opening of our Exchange in December, the sales from England, it is believed, were about \$200,000,000, with \$150,000,000 from the continent of Europe. The total for seven months therefore has been about \$450,000,000.

But these sales have but slightly affected the market values of the stocks and bonds directly concerned. In several instances they have not prevented an advance. Foreign holdings of our railway securities are probably ten times the foreign holdings of our industrials, and nearly all of the industrials which have been marching upward on account of war orders have not been known to European investors. Some of them have not paid dividends on their common stock for several years past.

In England recently the sales of our securities have been caused to some extent by the terms of the new war loan. Insurance companies and other corporations which held these stocks and bonds, and which regarded them with much favor as investments, needed cash for the new subscriptions which would give them the privilege of converting their holdings of bonds of the preceding loan into the bonds of this one. A large part of the selling during the last month is explained in this way. It is possible that some foreign holders have sought to shift their investments from railroad securities to war order industrials, expecting further advances for the latter, and reasoning that no considerable gain for railway stocks can be foreseen because railway profits are, in a certain sense, limited by official regulation.

Many of the buyers of war order stocks must rely upon dividends yet to come, and not on a record of those already paid. The Bethlehem Steel Company has not been paying a dividend on its common stock, and it does not promise to pay one in the near future, but in nine months the market value of its common shares has risen from 26 to 191. This extraordinary advance is due to the fact that for a long time the company has been at work on war orders amounting to \$150,000,000. Dividends are assured, buyers say, by the company's large profits. Crucible Steel (last week's advance 18 3/4 points) has not been paying dividends on its common, and it owes the dividends of two or three years on its preferred, but it

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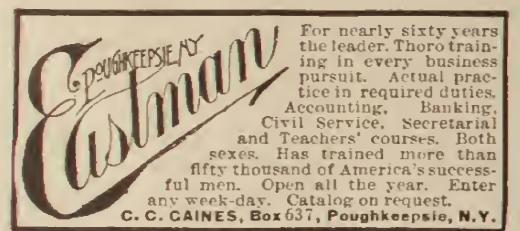
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now has a great market for its product, which is steel of a very high quality, and it is reported that new interests are represented now in the corporation. The Electric Boat Company (whose stock is sold in the curb market, and not on the Stock Exchange) has recently declared the first common stock dividend in five years. The price of this stock, which was 15 last year, and 35 six months ago, rose to 80 in June, and is now quoted on the curb at 180. Isaac L. Rice, who was president, has sold 16,000 shares at a profit of about \$2,000,000. The company has been making motors for submarines, other parts of which, manufactured here and in Canada, have been assembled, it is understood, on the other side of the St. Lawrence. It controls the Holland submarine patents. Stock of the Du Pont Powder Company has risen from the neighborhood of 100 to nearly 700, and there have been large advances for the Hercules and Atlas companies, which were formerly associated with the Du Pont. But the stock of many of the war order companies, whether it appears on the Stock Exchange or in the curb market, is now largely in speculative hands. It is subject to sharp fluctuations.

The Steel Corporation's stock has risen above the high mark reached immediately after the court's decision in its favor, not long ago. That advance was followed by a reaction. There is abundant evidence of activity at the steel mills, and while it does not appear that the great company has any war contracts it profits indirectly by the demand for steel in various forms from other companies to which war orders have been given. Its domestic orders are increasing in volume.

BRAZIL'S COFFEE AGAIN

Loss of the German and Austrian markets has led Brazil and its state of Sao Paulo to resort again to what is called the valorization plan for the protection of Brazil's coffee planters. Dispatches from Rio Janeiro say that, at the request of Sao Paulo, Brazil's Congress has ordered an issue of about \$75,000,000 of securities to be used in buying, withdrawing from the market, and holding a large part of the coffee crop.

Brazil's first valorization project excited some interest in this country, not on account of a considerable increase of price, but because the agents engaged here in the work were prosecuted by the Department of Justice for violation of the Sherman anti-trust law. The Government of Brazil remonstrated. A large quantity of the coffee, on which loans had been procured, was locked up in New York storehouses. Owing to our Government's suit it was sold and distributed.

When something very much like Brazil's plan was proposed last year for the relief and protection of our cotton growers, and was advocated by officers of our Government, they were reminded of this Sherman act suit against agents and representatives of Brazil.

July 26, 1915

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Insurance

Conducted by

W. E. UNDERWOOD

C. E. Y., Crafton, Pa.—See reply to T. J. H. There must be a great difference in amount of benefits and their extent between your present higher-cost contracts and the new one mentioned. Compare them carefully. Would not take the responsibility of advising you to change.

T. J. H., Wyomissing, Pa.—The company about which you inquire was organized in 1908, and transacts an accident and health business on the assessment plan. In that class it seems to have a good standing. Have not seen its figures up to end of 1914, but estimate its assets at about \$165,000 with a probable surplus of \$70,000. All assessment accident companies lack the guaranty of permanence and, as compared with stock companies, their policy contracts are necessarily restricted as to benefits. The amount of premium paid generally measures the latter.

J. W. B., Hoquiam, Wash.—I cannot recommend co-operative accident and sick benefit associations. As a business proposition they are too loose-jointed. There have been thousands of them; during their ephemeral existence they performed a good work. When they failed other associations took their place. They will run along for a time and then fail. What you should have is a policy in some strong stock company. You will pay more for it, but you will have undoubted permanent security. Write to Hon. H. O. Fishback, Insurance Commissioner, Olympia, Wash., requesting a list of companies, assets, liabilities, etc., writing accident and sickness insurance in Washington.

H. A. W., Mount Vernon, Ill.—(1) Your question is one for the courts to determine; I am not capable of answering it. (2) An increase in assessments is certain; and it will be progressive, because the number of members holding assessment policies must rapidly decrease thru death and withdrawals. This wearing process from two directions augments the average age of the assessment members, who are no longer aided by the coming in of "new blood," and the increasing proportion of impaired lives remaining accelerates the death rate. It would be difficult to estimate the increase in assessments. (3) In the absence of the life insurance report of the Iowa Insurance Department, would suggest that you write Hon. Emory H. English, Commissioner of Insurance, Des Moines, Iowa. He may be able to give you the statistics you want. See my article, "Facts Furnished By One Company," in The Independent of June 21.

H. W. S., Ostrander, Wash.—(1) It indicates a merger and reorganization, not a failure. (2) Have not seen a report of the consolidated companies, but am satisfied the reserve value of your policies is not impaired; your prospective dividends are doubtless greatly abridged. (3) Yes, at present; write Insurance Commissioner of California at San Francisco. (4) That is a point on which I have no information; ask the Insurance Commissioner. (5) This answer would depend on the answer made to your fourth question. (6) Yes. You have in your deferred dividend policies about as unfavorable contracts as a policyholder could get. The company which issued them has never even pretended to maintain a fund of earned dividends, if any have been earned, and by way of explaining that deficiency has stated that the contracts do not require it to do so. I understand that since the merger provision has been made for such a fund, but I don't understand that such dividends as should have accrued in the past will be supplied.

THE INDEPENDENT

THE CHAUTAUQUA IDEA

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OWHERE is the kind of summer community life seen at Chautauqua quite duplicated. This is a distinction which makes it peculiarly interesting to observers from foreign countries and surprises new American visitors as well. Sociologically speaking Chautauqua is an experiment station for the cultivation of community spirit. Moreover, the program topics of a special "Community Service Week" suggestively deal with the schoolhouse as the nucleus of social organization, as the community center of civic practise, the music center, the pageant and festival center, the disseminator of modern home-making methods, the community health office, library, center of adult education, and the like. For those who wish to specialize there are summer school courses in social center development, the pedagogy of school and community co-operation, and the relation of the church to the community. These courses are conducted by such leaders as Mr. E. J. Ward, Wisconsin state adviser in civic and social center development; Miss Ada Van Stone Harris of Pittsburgh; Dr. Shaier Mathews, dean of the divinity school of the University of Chicago. A practical demonstration of the educational value of motion pictures is being carried on during the season. The subjects of the films shown daily are correlated with the topics presented on the public platform, by the Community Motion Picture Bureau of Boston.

College specialists and popular speakers on international affairs are provided for university summer sessions and Chautauquas this season by the Educational Division of the Carnegie Endowment for International Peace. Courses on international law, international relations and South American affairs are given in the summer schools at some fifty colleges. One thousand Chautauquas in twenty-six states will be addressed by speakers on various phases of international problems. Several of the lecturers will give single addresses on Circuit Chautauquas of the Middle West and the South. Others will spend a week at each Chautauqua and conduct a daily "educational hour." "The work which we are undertaking is purely educational, scientific, non-partisan," says President Nicholas Murray Butler. "We want to know as a scientific fact whether it be true that man must go on settling his differences forever by war. If this should turn out not to be scientifically true, we want to know

how man is going to give the war method up and what he can substitute for it. The problem of international peace has largely resolved itself into the job of disseminating a little intelligence among the educated. That is why we shall conduct a widespread campaign to disseminate intelligent international information during the next few months while public attention thruout the country is focussed upon the subject of war." Hamilton Wright Mabie, Rabbi Wise, Hamilton Holt, Atherton Brownell, S. Parkes Cadman and Dr. Thomas E. Green are among the more prominent of the speakers scheduled.

An outdoor Pageant of Peace and War, first elaborately presented at the Panama-Pacific Exposition in June, will be staged at Chautauqua during the period of the Foreign Missions Institute. The story was written by Mrs. Henry W. Peabody of Boston, who is chairman of the central committee of the United Study of Foreign Missions. With the exception of the songs and one short speech, the pageant of six scenes is all pantomime. The tunes are all familiar, most of them being printed in the pageant book. The costumes are all described in detail and may be easily made in any country home out of the cheapest materials, so that performances by local talent in any community may be possible. The whole purpose of the pageant, according to the foreword, is "to show the beauty of peace, the sorrows of war, and the possibility of peaceful and friendly relations with all nations when Christian ideals shall prevail."

"The old university was a thing apart, a city set on a hill," says President Charles W. Dabney of Cincinnati's municipal university. "When it occasionally marched out of its door to visit the people, music and banners celebrated the event. Some thirty years ago it took on what was called 'university extension.' The very name 'extension' implied that the university needed to be set free to serve. 'University extension' was, however, the beginning of a new era in the life of universities, developing in them a consciousness of their duty to the public. The service of some of our great state universities is a splendid illustration of what can be done by such institutions to promote the agricultural, industrial, political and social, as well as the educational interests of their states. In similar manner, the university mind is becoming the city mind, and the city itself is becoming a university for training its own servants. Now the municipal university is needed to develop this city-mindedness and to organize this study of the city's problems."

"Movable schools" of three types: a Soils, Fertilizers and Crops School, an Orchard School and a Farm Dairy School, are conducted as a part of the agricultural extension work in New Hampshire. These schools last four days and lectures and demonstrations are made as practical as possible, the demonstrations being given in field, orchard or farm in rural neighborhoods. For extension instruction and demonstrations in home economics, women's clubs are organized and visited by an instructor once or twice a month. Courses for reading and study are outlined to cover ten or twelve months on such subjects as foods, household management, textiles and clothing, and the care and feeding of children.

By way of attracting summer students university advertising overlooks no natural advantages of climate and environment. Here is the University of Vermont announcing "the coolest summer school east of the Rockies," and the University of Washington "close to Puget Sound, in sight of stately Mt. Rainier and in full view of the white-capped Olympics across the sound and the Cascades to the eastward. Boating, swimming, fishing, mountaineering." Boston University, it may be noted, provides "excursions to points of historical interest," while the University of Wisconsin lists "favorable climate" and "lakeside advantages."

The program of the Rural Life Conference at the University of Minnesota is so planned that rural life leaders, particularly pastors of rural churches, may hear discussions of the special problems of the rural churches, of the agricultural problems confronting the people who make up rural congregations, and of such agricultural work as pastors may enter into with real profit and pleasure to themselves.

Among the Summer School's innovations at Columbia University this summer are a Conference on Religion for ten days in co-operation with Union Theological Seminary, a special course in scouting for Boy Scout leaders, and organized efforts to develop community music during the session. Lectures, open-air concerts, music festivals and excursions are featured.

The Massachusetts Institute of Technology conducts a Summer Surveying Camp for two months at East Machias, Maine.

For the first time Chautauqua summer schools offer courses in practical journalism.



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